

**THE ROLE OF HAWA MARKET IN FEMALE EMPOWERMENT: IMPLICATIONS FOR
WOMEN'S DEVELOPMENT**



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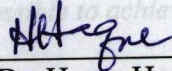
2017

Dedicated to my friend Farhan Tahir Nawab. Thank you for believing in me. If it was not you, it would not have been possible to achieve this.

CERTIFICATE

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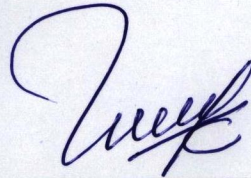
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Key words: Women; women's empowerment; women and development; and women and economics.

Abstract

This research is based on secondary as well as primary data collection. The primary data was collected from Hawa market in Skardu. Qualitative research strategy is used in this research. Methods used for collecting primary data include rapport building, census forms, semi-structured interviews, interview schedules, problem-centred interviews and focus group discussions. The units of data collection for this research include women entrepreneurs in Hawa market, women who started their business in the market and then left it, functionaries of AKRSP Skardu who conceived and implemented the Hawa market project, members of anjuman-e-tajiran in Ali chowk, owner of the market and heads of the household from where women entrepreneurs were interviewed.

This research aimed at figuring out the conceptualization of empowerment on part of AKRSP as an organisation. It also aimed at seeing if women due to their involvement in Hawa market as entrepreneurs has empowered them psychologically, politically and economically. The major research findings are a) AKRSP concept of women empowerment is limited to women's involvement in economic endeavours and does not go on to political and psychological empowerment, b) although the women entrepreneurs are earning money but in most cases it is not resulting in their economic empowerment because they are spending that money on the family while becoming victims of double burden, c) most of the women despite earning money have not been psychologically empowered because they accept and work in accordance to the patriarchal norms and values, and d) with the exception of one respondent, all of the other women entrepreneurs interviewed were not politically empowered as far as the public domain is considered. In terms of domestic decision making the result shows that women roles here have increased but the major decision makers are still men.

CHAPTER 1

INTRODUCTION

Throughout the 20th century the debate on women's rights and women's roles in society have been closely interlinked with a nation's destiny. Women not only carry the burden of symbolising the honor of the family, but often are seen as embodying the national honor as well. All pre-industrial societies emphasise childbearing and child rearing as women's central goal and their most important function in life.

Lindsey (2011) writes that even in contemporary period, similar principles apply to families. Husband/father takes instrumental role i.e. he is expected to provide food and shelter to the family and maintain physical integrity. Wife/mother takes expressive role i.e. she is expected to provide care, emotional support and nurturing activities to ensure that household runs smoothly.

Human society comprises both men and women and both of them have pivotal significance as far as survival and smooth working of society is concerned. This fact notwithstanding, all human societies follow a division of labour which demands that women and men be located in the domestic and public domain respectively. This division, however, is a cultural construct, if activities are carefully planned and resources properly utilised, women could share many responsibilities and also earn money alongside men. Tarafdar (2008) argues that besides active involvement in household chores and unpaid services, women play several roles in society. Despite this, they still have to face discriminatory and exclusionary attitudes in societies worldwide.

In this regard, World Bank has unveiled the bleak situation of women around the world. According to World Bank (2016) women are more likely to be a part of informal sector of the economy and less productive sectors of the formal economy. They work longer hours than men, contributing twice as much time on unpaid domestic work and caring activities. Women also face legal and social barriers, in many countries like restricting their access to credit, having bank accounts, and owning assets. Women today hold roughly twice as many parliamentary seats as they did about 20 years ago, but that is still only about 22 percent of seats globally.

Women empowerment has been identified as an important agenda in development policies globally to promote gender equality. The notion of access to economic resources and its positive outcomes for women still dominates the agendas of development agencies. It is considered that financial autonomy and the working status of women significantly influences the way women think. Kabeer (2005) when discussing the situation of women in Bangladesh argues that women who have a sound financial footing and an equal share in family income are more independent and better able to have control over their lives than those women who are totally dependent on their husbands or in-laws. Economic dependency and subordination continues to frustrate majority of women. Conversely, a small number of women who are encouraged to be independent suffer less sex discrimination, and are allowed to participate in family, economic, and social decision making processes. They are more confident and self-determining humans in all walks of life.

Cornwall (2014) while looking at the status of women on a global level puts forth the argument that women's economic empowerment has gained considerable attention in recent years. Evidence from Bangladesh, Ghana, and Egypt show that paid work is more likely to empower women if they get regular, dependable income over which they are able to exercise control.

Grasmuck and Espinal (2000) in Chhay (2011) similarly see a positive relationship between women's access to economic resources and their ability to contribute towards the well-being of their families. Their research was conducted in the Dominican Republic. The authors assert that women's success in business benefits an average family more than that of men. This is the case; they point out because, men spend anywhere between 50-70 per cent of their income on families whereas women spend almost all of their earnings on the family. This study also reveals that women contribute to their children's education and their well-being.

Kulkarni (2011) while discussing the work of Ashe and Parrot in Nepal assert that the women empowerment project financed by Nirdhan Utthan Bank has produced positive changes in the status of Nepalese women. It is pointed out that the micro-finance programme of the bank has led to economic empowerment of women which in turn, has elevated women's educational status and made them more self-confident. The authors argue that these changes in women's lives have extended their role as decision makers to societal arenas that were previously male dominated as reported by 68% of their respondents. These new areas of decision making that have been opened up to women include family planning, daughters'

marriages, and buying and selling of property. It is further argued that these changes have also increased literacy among women and given them a higher level of awareness of their rights.

In addition to women's decision making power and agency, women's access to financial resources has positive effect on their relationships within the households. This is the case in Bangladesh, where Kabeer (2005) shows that Small Enterprise Development Project (SEDP) has resulted in women's increased contribution towards household income. As per the author this has resulted in a significant decline in violence against women at the level of the household. All of this, it is asserted, has improved the status and standing of women within the household considerably. The author points out that other studies from Bangladesh also confirm that women's economic empowerment has led to reduced abuse within the household.

Similarly, in Pakistan several studies show a positive relationship between increase in women's access to economic resources and its multiplier effects (Rehman, Moazam and Ansari, 2015; Hussain, Khan and Zaman, 2014; Akmal and Asif, 2014; Ali, Noor, and Dziegielewski, 2011). In my opinion, all of the studies conducted in the context of Pakistan emphasise economic growth and welfare of the family and household without questioning the power structures and ideologies persistent in the society which work to sustain gender inequality.

1.1. Statement of the Problem

The broad area of my study was to explore the empowerment of women resulting from their participation in the economic activities. It also aimed to find out whether women who have moved out of their domestic spaces to take part in an economic opportunity challenge their position in the society and become independent. One of the glaring realities that are identified in previous researches is that earning women do not enjoy full control over their earnings. It also stands as a fact that women's economic participation in the public domain does not relieve them from household chores, thus, increasing their burden. My interest lies in finding out the implications of women's involvement in a business market on their voice and agency

in life generally. Thus, the research topic is **Role of Hawa Market¹ in Female Empowerment in Skardu: Implications for Women's' Development.**

1.2. Research Questions

I have operationalised my topic into the following research questions:

1. How is empowerment defined and conceptualised by AKRSP² that has launched and is running the project of Hawa market in Skardu?
2. Has having a shop in Hawa market resulted in elevating women's economic self-reliance and agency?
3. Has women's involvement in Hawa market as business persons empowered them politically and psychologically in private as well as the public domains?

1.3. Research Objectives

This study has addressed following objectives

1. To understand the conceptualisation of empowerment on part of the functionaries of AKRSP.
2. To study if women's involvement in Hawa market makes them independent of men, if so how is that manifested.
3. To investigate the role of Hawa market in empowering women psychologically and politically.

1.4. Definition of the Key Terms

This section defines the key terms used in research questions and objectives.

1.4.1. Empowerment

Empowerment is defined by World Bank as a linear process in which an individual makes choices and translates those choices into desired actions and outcomes. According to Kabeer (1999) empowerment is burgeoning people's ability to make strategic life choices which were previously denied to them. For Rao and Kelleher (2015) empowerment is a process of

¹ Hawa Market is a project of Agha Khan Rural Support Programme in Skardu. AKRSP has established a market in Ali Chowk in Skardu. It is a business place where all activities are run by female. Males are not allowed to enter this market.

² Agha Khan Rural Support Programme

transformation in power relations. It means control over symbolic and material resources, control over ideology, and changes in institutions and structures that support unequal power relations. Chopra and Muller (2016) define empowerment as expanding opportunities and the freedom to make choices in all spheres of life.

For the purpose of this study I have merged the definition of empowerment given by Kabeer (1999) with that put forth by Rao and Kelleher (2015). Thus, empowerment in the context of this study is transformation in power relations and women's ability to make strategic life choices such as the decision about where to live, whom to marry, number of children to birth etc.

1.4.2. Psychological Empowerment

Sadan (1997) defines it as a process of internal change in a person's belief in her ability to make decisions and solve her problems. Jo Rowland has defined it as, empowerment being something which women can develop and strengthen, it is intrapersonal, and not dependent on others. I have used the definition of Sadan to mean psychological empowerment. Psychological empowerment in this study means the socio-discursive construction of thought processes.

1.4.3. Political Empowerment

Tarafdar (2008) refers to political empowerment as women's ability to bring change in their legal status, and to get access to positions of power. It includes gaining presence and influence in the power structures of the society that they live in.

Akmal and Asif (2014) defined political empowerment as representation in public politics and decision making bodies. Piron and Watkins (2004) define women's political empowerment as their capacity to analyse, organise and mobilise themselves collectively in all spheres of life. This, it is hoped would result in collective action that is needed for collective change. It is often related to a rights-based approach to empowerment and the empowering of citizens to claim their rights and entitlements.

The concept of political empowerment in this study is not used in traditional sense which means women's representation in parliament or power politics, instead, it is used as defined by Piron and Watkins.

1.4.4. Agency

Kabeer (1999) defines agency as a process by which choices are made. For her, agency is operationalised not only at the level of individual decision making, it also includes purposive actions, such as bargaining, negotiation, subversion, resistance etc. Agency could be positive or negative. Positive agency refers to power within, in which a person works towards his/her goals, even in face of opposition. Negative agency refers to power over, in which a person or a group suppresses the agency of others, for instance, through use of violence, coercion and threat.

Agency is also defined as an individual's ability to think and act in his/her own interests (Pettit, 2012). These definitions notwithstanding, Lindsey (2011) defines agency as the power to adapt to and sometimes to thrive in difficult situations. I have used agency as defined by Pettit. Lindsey's definition of agency is problematic because it is not about making one's own decision, it is about adapting to a situation.

CHAPTER 2

METHODOLOGY AND METHODS

Methodology and methods are two terms that are often used interchangeably and also misunderstood. However, there is a difference between methodology and methods which has been defined by different authors. I am using the definition of Sotirios Sarantakos who defines research methodology as, “the science of methods and contains the standards and principles employed to guide the choice, structure, process and use of methods, as directed by the underlying paradigm” (Sarantakos, 2005, p. 34). Method is defined as “the tools of data generation and analysis” (Sarantakos, 2005, p. 34).

2.1. Qualitative Research Strategy

There are two major research strategies at the disposal of social science researchers. These strategies are the quantitative and qualitative research strategies. I have the latter in the proposed research. The salient features of qualitative research strategy are a) it is based on inductive articulation between theoretical precepts and investigation of a phenomena b) its major concern is to discover meanings attached with observable phenomena and thus it belongs in interpretationists epistemological position c) owing to the epistemological position of qualitative research as mentioned in the previous point, ontologically it is rooted in constructionism (Bryman, 2008). The strategy has been elaborated upon by Higgs and Cant in their 2009 work. These scholars point out that the defining parameters of qualitative research are a) it does not rely on mathematical judgments b) it focuses on multiple socially constructed realities c) the knowledge it generates is context and time dependent d) it is more useful to describe and interpret situations than to control them and e) the information it generates is value bound (Higgs & Cant, 2009). Hence, a qualitative approach was applied since I intended to obtain value laden information about women experiences in the market and to see how their involvement in the public domain is given meaning both at household and public level. In the context of this study, qualitative approach aided my understanding of the facts concerning women’s lives and capturing their voices and experiences which would have not been possible had I taken quantitative research approach.

2.2. Research Design

Research design is a construct that allows the researcher “to answer two basic questions namely, does the research provide answers to the basic research objectives, if yes,

how well it does so” (Majumdar, 2005, p. 119). According to Majumdar, research design comprises strategy and structure and it should be conceived in such a manner that it enables the researcher to find answers to his/her research questions as precisely and accurately as possible.

Given the operationalisation of my research question, I have used descriptive research design. A descriptive research design is one that allows the researcher to “obtain a precise and accurate description of the characteristics of the phenomena or a particular social group being studied to determine the frequency with which some events or characteristics occur in the population or sample of the study and the associations that exists among them. A descriptive research design also allows investigation of some social and psychological aspects of a group or people of a community” (Majumdar, 2005, p.114)

Hence, the use of descriptive research design in this study helped me to describe how AKRSP’s project of Hawa market has empowered women through transformation of power relations both at household and public level. The investigation of socio-psychological aspects of group or people, as pointed out by Mujumdar, can be best achieved using a descriptive research design, therefore, it is pertinent to use this research design. The fact that women’s economic empowerment leads to several other forms of empowerment in their lives necessitated the use of descriptive research design. This research design has also enabled me to describe the causal relationship between women’s involvement in the public domain and its impact on their personal lives and changing their definition of themselves. As clearly stated in my research questions, I wanted to study how women’s involvement as business persons in Hawa market enables women to think and act in their own interest and how it increases their political empowerment, therefore, this research design is very helpful in answering my research questions.

2.3. Units of Data Collection

This study attempts to answer how women’s involvement in the public domain enables them to challenge their subordinate position and elevate their status in the society. For this purpose, I have explored multiple units of data collection to obtain a holistic and multidimensional view of women’s position in Hawa market and how this programme has engineered women’s agency to question gender norms in the larger society. Units of data collection in this research were:

1. Women entrepreneurs in Hawa market

As clearly indicated by my research topic and questions I was interested in figuring out the experiences of women, who are working in Hawa market, and capturing their voices on the relevant issues, therefore, women constitute a unit of data collection in my research.

2. Women who started a business in the market and then left (if any did so)

My decision to interview women who left the market was based on the assumption that there must be women who left the market for some reason. It was pertinent to inculcate their voice in the study to have a broader perspective on the issue. While in the field I discovered there were only two women who started working in Hawa market and then stopped, so I conducted interviews with them.

3. Functionaries of AKRSP who are responsible for conceiving and implementing the Hawa market project

Since the idea of women market in Skardu was first proposed by AKRSP, therefore, their functionaries also constitute an important unit of data collection. Without including their perspective, it was not possible to answer my research question 1.

4. Members of Anjuman-e-tajiran in Ali Chowk

They are one of my units of data collection to study the causal relation between women's economic participation and the collective consciousness of women. In the beginning, I planned to interview the internal organisation of women in Hawa market as well as the members of anjuman- e-tajiran, however, when I got there I discovered that there is anjuman- e- tajiran in Ali chowk but there is no functional association of women in Hawa market. There used to be a women organisation which does not exist now. There was one woman, who said that there still is a women organisation. This was important unit of data collection given the concern how professionally organise they are and what kinds of issues they deal with.

5. Head of the households from where women working as business persons in Hawa market yield in

They are my units of data collection because the insights that I gained from them were crucial to understand how were male members and children dealing with the economic independence of their mothers/wife.

6. Owner of the market

During my field work, I figured out, that the market (land as well as shop) is owned by a man who collects rent from the women directly. He has also prohibited the

entrance of anyone who comes from AKRSP due to their clashes. Given this fact, it was important to talk to this man to get to know about his perspective.

2.4. Methods/ Techniques of Data Collection

As explained earlier, my research strategy is qualitative, thus, I have employed qualitative techniques in this study to augment the options, available to a researcher, for in-depth and value laden information. One of the advantages of using qualitative techniques are that you do not embark on the field with pre-developed questionnaires and surveys, which means the researcher in the qualitative research has the luxury of using flexible techniques for data elicitation. Berg (2001) has pointed out the suitability of using qualitative procedures for data collection. As per him, researcher can understand the perception of other people and explore the meaning people attach to their lives which is not possible in quantitative research. The methods that I have used in my research are discussed below:

2.4.1. Rapport Building

Rapport building was the first step after entering the field to get to know the potential respondents. It enabled me to create an effective understanding with them to ease the process of communication. Building understanding and demonstrating it is the essence of rapport, and therefore, I have used this method on my entrance in the field. Without having established a relationship of mutual trust, it would have been very difficult for me to elicit responses from respondents because they would have felt uneasy. My rapport building efforts created clarity of mind about the purpose of the research. This in turn made my respondent open up to me and share information on the issue concerned.

Prior to starting my regular field work, I made initial visits to the market for the purpose of rapport building. I also visited the office of AKRSP and discussed with them my research project. I used to go to the market in the morning at 9'o clock and after lunch time at 3 o' clock. Usually, the shop keepers in the market are more occupied in the evening because there are more customers at that time and some women who work in the market also open their shop after 2 o' clock. I walked to the market each day. This strategy helped me to build rapport with women in the market, and indulge in informal conversation with them. I undertook the process of rapport building in accordance with the conception of Bernard (1994).

2.4.2. Census Form

Census form is a way of “enumerating family units and their membership (or a sample of such units) near the beginning of field work” (Pelto & Pelto, 1978, p.193). Census forms are used in a research to construct a population profile of the people being studied. The census forms in my research were administered with women entrepreneurs to obtain information along the axis of age, marital status, occupation, education, monthly income etc. Initially, I had decided to select sample from census form, however, once I embarked on my field, I figured out that there were only nine business women, interview guides were administered with all of them.

2.5. Interviews

Interview is an important tool in all types of research. There are different types of interviews that can be used by a researcher according to the epistemological and ontological nature of the research, e.g. un-structured, semi-structured and structured interviews. Interview is an effective method to learn about the worldview of the people. I have explained in detail the types of interviews that I used in the field for data collection in the forthcoming text.

2.5.1. Semi-Structured Interview

This type of interviews is a tool of collecting in-depth information in qualitative research. It is a kind of interview which is often used to get extensive details regarding the focus of any research study by qualitative researcher. Semi-structured interviews allow the researcher to go beyond standardised questions and elicit response from the interviewees on sensitive issues. This is very well-suited to exploring attitudes, beliefs and thought processes of the interviewees. Bernard (1995) emphasises that semi-structured interviews enable the researcher to obtain information required from the interviewee however, unlike structured interviews, while conducting semi-structured interviews the interviewer does not try to exert control over the informant.

Considering all these factors and given my research questions I have used semi-structured interviews with UDCs³ 1, 4, 5 and 6 (women entrepreneurs, household heads of women entrepreneurs, members of women organisation and head of households respectively). The primary considerations in using semi-structured interviews with UDCs 1, 4, 5 and 6 was that it is well-suited for gaining an in-depth insight into the lives of women and thought processes

³ Unit of Data Collection

of the head of households on gender ascribed roles⁴ and the dynamics of female participation in public domain. This is so because this type of interview allows extensive probing. I have tried to remain open to new and unforeseen information provided by my respondents, which precluded the use of structured interviews with these UDCs (for sample see annexure A).

Table 1. Number of Interviews conducted

udc 1- women entrepreneurs in Hawa market	9
udc 4- member of women organisation	1
udc 5- households heads of women working in Hawa market	5
udc 6- owner of the market	1
Total	16

Source: Field Data

2.5.2. Interview Schedule

“Structured interviews are those in which all informants are asked to respond to an identical set of questions or stimuli” (Bernard, 1995, p. 210). Berg has defined structured interviews as, “interviews designed to elicit information using a set of predetermined questions that are expected to elicit the subjects' thoughts, opinions, and attitudes about study-related issues” (Berg, 2001, p. 69). One form of structured interviewing is interview schedule.

Interview schedule contains very explicit instructions for interviewers, and it is an important tool of data collection. Researchers have clear ideas about what they want to uncover and the questions in their interview are precise enough to elicit from subjects all information relevant to the study's topic (Berg, 2001). I have used interview schedule for functionaries of AKRSP. My primary consideration for using interview schedule (see annexure B) with functionaries of AKRSP was that they are full time workers and they do not have the required time for semi-structured interviews, therefore, the interview was very focused on the solicited issue.

2.5.3. Focus Group Discussions

Focus group discussion is a “loosely constructed discussion with a group of people for the purpose of the study guided by the researcher and addressed as a group” (Sarantakos, 2005, p.

⁴ Gender ascribed role is an academic term which means culturally defined roles for both sexual categories namely men and women in any society.

194). Berg (2001) argues that informal atmosphere of the focus group discussions encourages participants to express their opinions freely. Therefore, focus group discussion is an excellent instrument of data collection in which the researcher draws out information, on relevant topic of investigation, in one-shot. It is also a good method to capture plurivocality on a set of issues and cost effective.

I conducted focus group discussion with members of anjuman-e-tajiran of Ali Chowk to know their opinions about women's participation in the market. Focus group discussions with members of anjuman-e-tajiran enabled me to gain in-depth information and diverse views in a single sitting. This could have become complicated because of the fact that members of anjuman-e-tajiran are scattered all over the area and many would not have the time to come over.

2.5.4. Problem Centred Interviews

Sarantakos (2005) defines problem-centred interviews as, "a semi-standardised interview based on a vague and flexible interview guide, allowing the interviewee to have control and adjust the process of the interview freely" (Sarantakos, 2005, p. 252). The distinctive feature of this type of interview is that it focuses on the problem/s which is/are the main concern of the interviewer. Sarantakos (2005) suggests that the researcher enters the field with a vague concept which becomes specific and concrete during the process of interview. I have used problem centred interview for women who have previously worked in Hawa market and later left it. Problem centred interview concentrated on their problems or issues due to which they decided to leave the market (for sample see annexure C).

Before moving onto the sampling procedure, I would like to address the issue of research ethics. Ethics demand that the subjects of the research should not be harmed in any mode or fashion as a result of data collection. It also requires that the sample population should not be biased so that diversion of opinions and plurivocality are captured by the researcher. A very important aspect of research ethics is that data collected ought to represent the emic perspective. The above mentioned ethical considerations have been upheld in the current research by taking following measures:

- a) The name of all the respondents has been changed so that respondent confidentiality is maintained and they don't have to bear socio-economic or political harm owing to what they told me.

- b) In order to capture the plurivocality all business women working in Hawa market were interviewed and a focus group discussion was held with entirety of the anjuman-e-tajiran of Ali Chowk.
- c) In order to ensure that the researcher was not imposing her opinions on the respondents several visits were paid to all udc's. Semi-structured interviews were employed as a tool of data collection for the most part. The only exception to this rule was functionaries of AKRSP owing to the commitment and shortage of time on hand of the respondent.

2.6. Sampling

Sarantakos (2005) defines sampling as “a small part of the target population which is to be investigated” (Sarantakos, 2005, p. 152). According to him, a sample is a small number of units that enable the researcher to obtain data that is representative of the whole target population. There are two types of sampling namely, probability and non-probability sampling. I have used multiple sampling techniques owing to the differential contextual realities of my units of data collection. The sampling methods which have been used in the proposed research are as follows:

2.6.1. Purposive Sampling

Purposive sampling is one among various non-probability sampling methods. “In purposive sampling (also known as judgemental sampling), the researchers purposely choose subjects who, in their opinion, are thought to be relevant to the research topic” (Sarantakos, 2005, p. 152).

In this sampling technique, the researcher identifies the person/s who has/have the relevant information on the issue/issues being studied. In this study, I have used purposive sampling with all UDCs. Given my research questions and objectives, the functionaries of ARKSP and owner of Hawa market were the right persons to provide me information on the project, and its history, therefore, this decision. In the AKRSP office, I have talked to the particular person who was dealing with Hawa market project. I have also talked to the owner of the Hawa market, because I would not have obtained the information that was provided to me by the owner. Initially, I had decided to use stratified random sampling with businesswomen in Hawa market, however, once I visited the market I interviewed all the women the market.

2.7. Locale

The larger geographical area of my research is Skardu. Within this area, the proposed research is a multi-locale study. My sub-locales of research include, Ali Chowk where Hawa market is located. Other than this, I visited AKRSP regional office in Skardu. I have also visited houses of those women who are working as business persons in Hawa market so my sub-locales also include houses of sampled women business persons in UDC1.

2.7.1. Skardu

Skardu is the capital of Baltistan and one of the districts that makes up Northern Areas of Pakistan. To its East, Skardu borders Kargil district (within Indian-administered Kashmir) Astor to the south, Kashmir and Azad Kashmir to the south east and Gilgit district in the West. Skardu is situated at an altitude of 2,500 m (8, 200 feet). The entire district is inhabited by Muslims and majority of them are Asna'Ashri Shi'a. People from diverse ethnic backgrounds are settled in Skardu which include, Pashtun, Punjabis, Hunzakuts, and even Ugyhur due to the proximity of Baltistan to the respective region. Balti is a medium of communication between people in offices, schools, and other public places. Young girls and boys can also speak and understand Urdu because most of them go to the cities for higher studies.

2.7.2. Agha Khan Rural Support Programme

Agha Khan Rural Support Programme's regional office in Skardu was established in 1984. In Skardu district, as reported by my respondent in AKRSP, it is mainly involved in women's entrepreneurship. AKRSP's office is located on Satpara Road near Army Public School. It is a three storey building with a lush green lawn and a separate area for parking.

2.7.3. Hawa Market

This market is situated in Ali Chowk, Skardu. The market has 20 shops in total. 8 shops are on ground floor, and 12 on basement. The shops are not very spacious. The rent of the shops varies according to their positioning, for example, shops at back have lower rents. There are four beauty parlour shops, one shop of handicrafts, and others are garment and women accessories shops. There is also a washroom for women in the market.

CHAPTER 3

REVIEW OF THE LITERATURE

In this section I have presented the literature reviewed by me on current research which includes the themes of feminist theories, concept of empowerment, empowerment and its articulation with development.

In the thematic domain of feminist theories, I have studied general theories of subjugation and feminist theories of development. Within general theories of women subjugation, I have reviewed liberal, radical, Marxist/ socialist, psychoanalyst and postmodern feminisms. On these perspectives, I have read Rosemarie Tong and Linda Lindsey.

Within feminist theories of development, I have reviewed the modernisation paradigm of development, followed by its critique in Esther Boserup's work, which is then followed by discussion of Women in Development approach, Women and Development approach, Gender and Development approach, Women, Environment and Development approach, and Postmodernism and Development approach. On these issues, I have read Richard Peet and Elaine Hartwick, Kaan Tasli, Gardner and Lewis, Shirin Rai, and Caroline O.N. Moser.

The conceptual core of empowerment discusses the meanings and definitions of empowerment, dimension of empowerment, liberal and liberating empowerment, empowerment as a process, and contextual importance of empowerment. I have reviewed the work of Naila Kabeer, Pupsa Tarafdar, Linda Lindsey, Jethro Pettit, Shakila Akmal, Aruna Rao and David Kelleher, Andrea Cornwall, Cecilia Sardenberg, Deepita Chopra and Katherine Muller, Muhammad Hussain, Faheem Ahmad Khan and Khalid Zaman, Alieshiva Sadan, and Andrea Cornwall and Jenny Edwards.

The thematic domain of women empowerment and its articulation with development discusses women integration in productive sector and its impact on economic growth of the country, women's economic empowerment and its multiplier effects, women in informal sector of economy and empowerment, nature of work and empowerment, women's access to credit facilities and women's development. I have reviewed the work of Amjad Ali, Noor Bano and Sophia F. Dziegliewski, Rae Lesser Blumberg, Naila Kabeer, Naila Kabeer, Simeen Mehmud and Sakiba Tasneem, Shakila Akmal, Pupsa Tarafdar, Andrea Cornwall and Jenny Edwards, and Ruth Pearson.

3.1. Feminist Theories

3.1.1. General Theories of Women Subjugation

Central to the entire movement of feminism is a struggle for equality and justice. Lindsey (2011) argues that feminism as a socio-economic and political movement rests on two premises a) that women are disadvantaged because of their sex and b) that this disadvantage can and should be overthrown. However, feminism takes diverse positions and has different views on this issue in different contexts. My aim, in this section, is to construct an argument that, despite differences, all feminisms talk about how to get women out of subjugation and propose solutions for its elimination.

Mary Wollstonecraft's *Vindication of Rights of Women* is one of the earliest and a comprehensive work on feminist philosophy. In this seminal book, Wollstonecraft argued vociferously that denying women access to public sphere gets them involved in pleasure seeking which in turn limits their rational and moral powers. Wollstonecraft's work is a rebuttal to Jean Jacques Rousseau's *Emile*, in which Rousseau asserts that "rational man is the perfect complement for emotional woman" (Tong, 2015 p.14). Wollstonecraft asserted that limiting opportunities for women to hone their mental capacities will only prove detrimental rather than a compliment for her husband. Therefore, it has been suggested by her that the kind of education should be provided to women that permits people to attain rational and moral powers and exercise their full human potential (same as men). Wollstonecraft, however, also asserted that women did not need to be politically active or economically self-sufficient in order to be autonomous.

Unlike Wollstonecraft, John Stuart Mill and Harriot Taylor Mill believed that if society is to achieve sexual equality then equal economic opportunities, political rights as well as education should be provided to women (Tong, 2015). Mill, however, predicted that given a choice woman would choose family over career and that this choice would be voluntary. Taylor disagreed with Mill's assumptions that women would be willing to stay at home to rear children. She invited women to get out of their domestic spaces to work outside the homes. Taylor did challenge the conventional division of labour, but, Tong (2015) has criticised Taylor for ignoring the gender division of labour at home where women are responsible for child rearing. Tong's argument is that if women step outside their domestic sphere, without any change in their duties at home, their burden would double.

Both Mill and Taylor believed that women need suffrage not only to become men's equal but also to change the structures that reinforce women oppression. Women's suffrage and right to vote became the central theme of the women's movement by the mid-19th century. The idea was that if women could vote, all other forms of discrimination or prejudice based on gender would disappear. This period is considered to be the first wave feminism. The main emphasis here was on political and legal rights of women.

Around 1960's another generation of feminists proclaimed that women need economic opportunities, sexual freedom as well as civil liberties in order to be fully liberated. Betty Freidan is one of the prominent feminist activists of the second wave feminism. Freidan in her book, *The Feminine Mystique*, argued that marriage and motherhood is not enough for women. She believed that women can have a family life as well as a successful career. However, her analysis has been critiqued for ignoring how difficult it would be for women to combine a career with family life unless structural changes are made both within and outside the home.

The focus of liberal feminists has been on making changes in the system to liberate women and undo women's oppression. However, radical feminists disagree with such an approach and demand a new system altogether. Despite their consensus on the cause and solution of women's oppression, radical feminism is divided into two camps, the radical-libertarian feminists and radical-cultural feminists. Tong (2015) discusses their multiple and conflicting views on sex, gender and reproduction.

Radical libertarian feminists voice out the concern that exclusive feminine identity is likely to limit women's development as full human person, and therefore, favour androgyny that is embodying both feminine and masculine characteristics.

Lindsey (2011) discusses that the work of Kate Millet and Shulamith Firestone, both radical-libertarian feminists, has resulted in developing systematic theory of sexual oppression which is considered to be the most fundamental feature of a society. Millet argued that the roots of patriarchy lie in social conditioning through institutions such as academy, Church and family that reinforce and justify the subordination of women, thus, resulting in internalisation of a sense of inferiority in women. Firestone, on the other hand, located the roots of patriarchy in biology. According to her, writes Tong (2015), with the end of biological family and introduction of new reproductive technologies, men and women would be free to explore new boundaries of pleasure. It would no longer be necessary for men to display only masculine

characteristics, and for women to display only feminine ones. On the contrary, radical-cultural feminists opined that women should emphasise their feminine characteristics that are culturally associated with them, and that women should not try to become like men.

The views of radical feminists are as diverse on sexuality, as on gender. Radical-libertarian feminists, such as Ann Ferguson and Gayle Rubin, put forward the claim that women should see sex as an avenue of pleasure and not to limit themselves to a limited range of sexual experiences. As a rebuttal to this point, radical-cultural feminists equated heterosexuality with male sexuality that is “male driven, irresponsible, genitally-oriented and potentially lethal” (ibid, p. 67). Therefore, they develop the claim that best kind of sex for women is monogamous lesbianism.

The rift between radical-libertarian feminists and radical-cultural feminists is also very visible when it comes to reproduction or mothering. Radical-libertarian feminists see natural reproduction as site of oppression. The fulcrum of their argument is that natural reproduction saps the energies and time of women, thus, restricting them from getting involved in productive activities. Therefore, women should substitute natural reproduction with artificial one. In direct opposition, radical-cultural feminists view natural reproduction as empowering and liberating for women.

The problem with this form of feminism, argues Lindsey (2011), is that it presents patriarchy as a monolith that never changes according to the contexts of economic/production relations. Moreover, it also emphasises the uniqueness of female oppression, thus, making it difficult to connect with the other oppressed.

Socialist and Marxist feminist thought emerged in second half of the twentieth century. Lindsey (2011) discusses that female oppression in this paradigm is a result of ideological domination that ensues out of economic oppression. Socialist feminists, such as Juliet Mitchell, denigrates the Marxist feminists’ arguments that a woman’s condition is a function of her relation to capital. Mitchell suggests that women perform four functions, these four functions being i) they are active in workforce ii) they bear children iii) they rear children, and iv) they are also sex objects. Therefore, production is not the only determinant of women status in the society but all the functions that women fulfil determine women’s status and condition. Mitchell speculates that patriarchy is as much responsible for women’s position as is the capitalist system. According to her, writes Tong (2015) destroying family as economic unit would not be enough to make women men’s equal, unless men and

women's mind is liberated from the idea that female is second sex or less valuable than men. Other socialist feminists, such as Iris Marion Young, Heidi Hartmann, Sylvia Walby stress the interdependency of capitalism and patriarchy. They tend to identify capitalism and patriarchy as mutually supportive and therefore systems that co-jointly work in a variety of ways to oppress women.

Freidrich Engels, in the *Origin of the Family, Private Property and the State*, described how change in material conditions of people affected their familial relationships. According to him early tribal societies were matrilineal, in which women's work was of paramount importance for the tribe's survival. The main premise of Engels' argument is that the roots of women's power in the past lied in their position in the household, at that time the site of production. However, with the change of the site of production from household to outside, men managed to take control and balance of power tilted towards men, to the detriment of women. Marxist feminists are usually concerned with the division of labour at home and therefore argue that,

capitalism resulted in the confinement of women to the domestic sphere, and that women constitute 'reserve labour' that can be utilised without burdening the economy or the state. Moreover, women are generally temporary workers, are forced to accept low-paid and low-status jobs and do not pose a threat to men's jobs. In their roles as housewives, women relieve men of the burden of housework and child-rearing, which allows men to concentrate on productive work.

(Lindsey, 2011, p. 40)

In this regard, Maria Della Costa and Selma James argued that to achieve economic parity with men, women need to demand wages for their domestic work. Costa and James propounded the view that women's domestic work produces surplus value. They not only provide food and clothes but also emotional support to the workers that keep the cogs of capitalist machine running.

To a certain degree liberal, radical and Marxist as well as socialist feminists are concerned with the macrocosm (capitalism and patriarchy) in their arguments to elucidate women oppression, psychoanalytical feminists are focused on microcosm of the individual (ibid). They argue that root of women's oppression is in female psyche. Sigmund Freud's work is significant to understand the role of sexuality in women's oppression. According to him, in pre-Oedipal stage all infants are attached to their mothers, whom they perceive as

omnipotent. The pre-Oedipal stage ends with Oedipal complex in which the boy gives up his first love, mother, in order to escape castration. This ultimately results in submitting his id (desires) to superego (collective consciousness), the boy is fully integrated in culture. Together with his father, he exerts control on nature and woman, both of whom contain some irrational power. The girl also gives up her first love but her integration in culture is incomplete. Therefore, she exists at margins of culture in which she is not the one who rules but is instead ruled over by others.

Sherry Ortner as well as Dorothy Dinnerstein and Nancy Chodorow recommend that dual parenting and dual participation in the workforce would change the gendered pressures of the Oedipus complex. Authority, autonomy, and universalism would no longer be exclusive to men; love, dependence and particularism would no longer be exclusive to women.

Feminist thought has diversified in the last century and new forms of feminisms have emerged. One of these is postmodern feminism. Postmodern feminism clearly rejects a single explanation of women's oppression and a universal strategy that all women must follow to liberate themselves. In order to construct a definition of woman in postmodern feminism, Tong (2015) discusses the perspective of Helene Cixous who examines the difference between masculine writing and feminine writing. Cixous has objected to masculine writing and according to her masculine writing has unnecessarily segmented reality by coupling pairs and terms in polar opposites (ibid). Cixous challenged women to write themselves into unthinkable words and change the way Western world thinks, speaks and acts.

Agreeing with postmodern feminism, third wave feminists showed their willingness to accommodate diversity and change. Third wave of feminism problematises the definition of femininity proposed by second wave feminists that overemphasised the experiences of white women. They are particularly interested in how gender oppression and other forms of oppression co-maintain each other (ibid). The critics of third wave feminism raise the point that this new form of feminism needs to have core values to form a class or social group with a goal that goes beyond just being oneself, doing what one person wants to do or becoming a person with a multi-cultural identity.

In the context of Pakistan, women subjugation is clearly related with religion. Terms like veil or *burqa* have become a jargon to symbolise women's subordinated position in an Islamic society. Ovais (2014) argues that since independence, there has been constant

backlash against women who wished to empower themselves, either through getting education, working in public sphere or choosing their spouse. This issue has been taken up by NGOs to help oppressed women, however, they too have confronted severe criticism from different sections of the society and been blamed for implanting Western agenda to misguide women about their situation. One of the first feminist movements in Pakistan was pioneered by Begum Rana Liaquat Ali Khan in 1949. Begum Rana Liaquat Ali Khan founded All Pakistan Women Association (APWA) to tackle the refugee crises after partition. Members of APWA are primarily liberal feminists and work to elevate the economic welfare of women in Pakistan. Similarly, Women Action Forum (WAF) was founded in 1981 in a response to Hudood Ordinance, in Ziaú-Haq period, which asked for four eye witnesses from rape victims in order to punish the rapists. WAF demanded legal reforms. The WAF has successfully moved many women-friendly bills such as the Criminal Law Amendment Act (2004), the Anti-Sexual Harassment Bill, the Criminal Acid Act, Protection of Women Act, Status of Women Bill and sundry regulations condemning honour killings and other vices faced by women in Pakistani society. WAF has acted as a pressure and lobby group to convert these bills into laws (ibid).

Feminists provide different solutions, such as providing education to women, giving them access to market and integrating them in the economy, ensuring their political representation and giving them the right to vote, liberating the minds of both men and women that women are weaker sex etc., for the elimination of women's subjugation in the society which is also important to attain development of a country. Development is defined as a progressive process of change that brings about improvement in the quality of life of people. Therefore, development is not possible unless female subjugation is ended.

3.1.2. Feminist Theories of Development

In this section I have briefly discussed the historical trajectory of development approaches followed by a detailed discussion of feminist perspectives in the development discourse that has significantly reshaped the discipline. The feminist insights have helped in illuminating the androcentric bias in development process and practices. Development usually means improvement in the living standard of people, in other words, improving the quality of life. It is also equated with rise in income or economic growth. Development implies a positive or desirable change.

The popular notion of development during 1950's and 1960's focused on understanding and directing the impoverished economies of underdeveloped countries. The main idea inundated during this period was that economic growth will eventually solve the problems of widespread poverty in underdeveloped and poor countries. The dominant modernisation paradigm visualised development as a movement towards a technologically oriented modern society. For Garner and Lewis (1996) modernisation is essentially evolutionary; countries are envisaged to follow a linear path to embark upon an industrialised, urban and ordered society.

While criticising the assumptions of modernisation perspective Esther Boserup in her study, *Women's Role in Economic Development*, published in 1970's, writes how mechanisation of agriculture has negatively affected the welfare of women. Boserup's work is the investigation of development practices and what happens to women in the process of economic growth in the third world countries. She argued that the new technology used in agriculture, and division of labour according to the notion of Western ideas favoured men over women. Her revelations produced a new phenomenon 'Women in Development' by the Women's Committee of the Washington DC. Boserup is also credited for the contribution of her committed work that led to the UN international Year for Women 1975, the UN Decade on Women 1975-85, and four conferences at international platform on women 1975-1995.

Thus, Boserup's work forms the basis of Women in Development (WID) approaches, and combined an argument for equality with one for efficiency (Rai, 2011). Emerging from liberal feminist framework, this perspective argues that women are under-utilised asset in the dominant perspectives of development. She along with other scholars has argued that development would be more efficient if women were used as a resource in economic development (Tasli, 2007). However, this assumed mistakenly that women's incorporation in the public sphere or expanding their access to cash economy would solve their problems. As regard to WID critics, Tasli (2007) makes the following points. First, WID is grounded in modernisation theory which remained dominant from 1950's to 1970's. Second, the WID approach believes that women's participation in the economy and gender equity is synonymous. Its main focus is on how best to integrate women into development project without addressing the oppressive structures that subordinate women's position in the society. Finally, the reproductive role of women is foreshadowed by an overemphasis on their productive role in the economy.

Moser (1993) has distinguished five variants in WID approach that reflect changes in the policies of development agencies 1) the welfare approach, is the earliest approach introduced in 1950's and 1960's based on following assumptions. First, women are treated as passive beneficiaries of development. Second, their motherhood role is heralded as important in the society. Lastly, child rearing is most effective role for women in all aspects of economic development, 2) the equity approach, according to Moser is the original WID approach introduced in 1975-85 UN Women's Decade. It seeks to reduce inequality and see women as active participants in the development process. Women's triple role is recognised. This version of WID also seeks to meet strategic needs through state interventions, 3) the anti-poverty approach is another version of WID approach which marks a shift from inequality between men and women to reducing income inequality. The focus here is on increasing productivity of women and initiating small scale income projects so that they can meet their practical needs to earn an income, 4) the efficiency approach is now a predominant approach which considers that women's participation in economy is automatically linked with increased equity. Moser argues that it meets practical needs of women at the cost of long working hours and increased unpaid work, and 5) the empowerment is the fifth policy approach towards women, although it is still not recognised as an approach. It adopted a bottom up approach to change structure and laws which meet the needs of women.

The Women and Development (WAD) approach emerged in the second half of 1970's and it challenged the notions of WID approach. The point of departure for WAD approach is that women have always been active workers both in public sphere and in domestic sphere, but their work has never been recognised. Peet and Hartwick (2009) write that a major event during this period was formation of DAWN (Development Alternatives with Women for a New Era) in India and Bangladesh in 1984. It adhered to WAD approach and argued that short term approaches to women empowerment are not enough, unless combined with long-term strategies to re-establish women's control over economic decisions shaping their lives. Moser (1993) argues that long term strategies are needed to shatter the structures of inequality at micro and macro levels. The pre-requisites for this process include greater control over the activities of multinationals, and liberation from colonial and neo-colonial domination. Short term approaches are considered appropriate to respond to current crises.

By 1980's the feminist critique of WID shifted the focus from augmenting income of women or their integration in development arguments towards the transformation of gender relations as major concern. Rai (2011) argues that Gender and Development approach (GAD) is

pivotal to locate women's subordination within development from vantage point of gender relations between men and women. According to Peet and Hartwick (2009) gender relations, rather than women, became main analytical category in the GAD approach. GAD differed from WID in that WID approach accepted the task allocation between men and women, and argued that more value needs to be placed on women's task. GAD approach voiced out the concern that sexual division of labour is one abstract space where men and women depended on each other, therefore, allocation of task should be changed.

Women, Environment and Development approach began in 1970s'. Carolyn Merchant (1980) in Peet and Hartwick (2009) argue that exploitation of human and natural resources on the pretext of culture and progress is resulting in the death of nature as a living being. Thus, women resisted this sort of development and challenged the western notion of economics. Women gave their own concept of economic as production of sustenance and need satisfaction. Shiva (1989) in Peet and Hartwick (2009) analysed the effects of green revolution in Punjab, India. They argued that assumption of nature as source of scarcity, and technology as source of abundance, ended in diseased soil, discontented farmers, and high levels of conflict and violence.

The link between nature and woman is not acceptable for some feminist scholars. In this vein Peet and Hartwick cite the work of Bina Agarwal (1991), who argues that, women are not linked naturally with environment in India, it is the gender specific consequences of environment destruction which keeps them active in this regard. The idea of sustainable development became central to the WED perspective. The need to conserve non-renewable resources and equity between generations became an imperative in this notion of sustainable development.

The Postmodernism and Development perspective (PAD) criticised the GAD view representing Third World women as other, and WID approach to use images of women as victims and sex objects (Peet and Hartwick, 2009). According to postmodernist feminism, WID views were embedded in colonial/neo-colonial discourse which disempowered women. The PAD perspective also criticised them on the grounds that in this perspective the development of women in Third world is based on the notion of Eurocentric development ideas, which are devoid of local knowledge. Postmodern feminism seeks to address the real problems of women and suggests an approach that accepts the differences, the power of

discourse, and fosters consultative dialogue that can empower women to articulate their own needs and agendas (ibid).

3.2. Women Empowerment

Empowerment has become a buzzword in development narratives and the available evidence seems to suggest that it is used by development agencies to achieve other development objectives such as poverty reduction, economic growth etc. Debates around empowerment are multiple and diverse with different meanings and purposes attached to it.

Various dimensions of empowerment are social, economic, and political. Pettit (2012), Tarafdar (2008) and Akmal & Asif (2014) define social empowerment in terms of changing power structures and norms that dictate women's existence in the society. Pettit, however, also adds access to education and basic health services to give a comprehensive definition of social empowerment. Economic empowerment is defined in terms of participation, equal opportunities for work and recognition of women's work (Pettit 2012; Tarafdar 2008, and Akmal & Asif 2014). The consensus view seems to be that women are empowered when they get equal opportunity to work in the labour force which is similar to those who favour Women in Development paradigm. As regards to political empowerment, Pettit, Tarafdar and Akaml and Asif argue that, it is about gaining access to positions of power and decision making bodies to speak for oneself and others.

It is reasonable to argue that there is no consensus on a standard definition of empowerment. The concept has become a mainstream concern of development initiatives. The lack of agreement on its definition has encouraged debates in academic and policy circles. Chopra and Muller (2016) argue that debates around empowerment are mainly concerned with its ontology (is it a process or goal?), or its purpose (is empowerment a mean to broader development goals? or does empowerment have some intrinsic value?). Women's empowerment has been conceptualised across two lines a) as a goal with aims and targets as done by development agencies, b) as an ongoing process in which women empower themselves and challenge the patriarchal structures and norms mostly by social movements and scholarship.

Cornwall (2016) offers three important insights from feminist discourse on empowerment. First, empowerment is about changing power relations, and realising that inequalities are not natural or acceptable. Second, empowerment is relational; it is about unequal power relations

in which people are located. Third, it is not an outcome; it is a process, therefore should not be measured in targets.

While discussing the approaches to conceptualise empowerment, Sardenberg (2008) distinguishes between liberal and liberating empowerment. Sardenberg (2008) argues that liberal empowerment is an instrumentalist approach in which women empowerment is used as an instrument for development priorities such as economic growth, poverty alleviation and so on. The focus is more on individual progress; therefore, collective action is not a defining element of this approach. Power, in this case, is power to: a resource that can be gained, held, and exercised. Sardenberg (2008) asserts that it is a reductionist approach in which individual exercise of decision making becomes constitutive of empowerment. In contrast, liberating empowerment is concerned with changing the status quo through self-organisation of the group. Power relations are the central issue. It is a process of social transformation through collective action in which women not only gain self-determination but also break the chains of patriarchal domination.

Along the same line, Rao and Kelleher (2015) argue that empowerment is a process of transformation in power relations. It means control over symbolic and material resources, control over ideology, and changes in institutions and structures that support unequal power relations. Likewise, Tarafdar (2008) defines empowerment, as an ongoing and dynamic process which enhances women's abilities to challenge structure, ideologies, and power structure. Therefore, empowerment is concerned with distribution of power and making power structures more inclusive. For him empowerment and inclusion is complementary. Pettit (2012) also views empowerment as a process. According to him empowerment is a multi-dimensional and interdependent process that brings change in social, economic, political, and legal domains. It also enables people or groups living in poverty or marginalisation to change aspects of their lives that affect them. Without genuine empowerment participation becomes only a means of maintaining power relations, and without meaningful participation empowerment is an unfulfilled promise. Therefore, he concludes that empowerment and participation are complementary, and can be considered a means to achieve an end and not an end in itself.

For Sadan (1997) empowerment is an interactive process because it changes sense of self as worthless to self as an assertive citizen with socio-political ability. For him, it is also an active process because it entails changes from a passive state to an active one. It brings about

integration of self-acceptance and ability to take part in decision making and in control over resources. Empowerment is also viewed as a process of internal and external change. The internal process is the change in person's belief or confidence in her ability to make decisions and solving problems, whereas, external change is expressed in person's ability to act to implement the knowledge, skills, and new resources acquired in the process (ibid). Sadan argues that internal change is also termed as psychological empowerment, and external change as political empowerment.

Lindsey (2011) defines empowerment as the "ability for women to exert control over their own destinies". However, she argues that women may be doubly or triply disadvantaged by their race, class, or sexuality, but they are not helpless victims. They possess agency which is defined by her as, "the power to adapt to and sometimes to thrive in difficult situation".

It is evident from the literature that control, inclusivity, participation and choice are the themes that appear time and again in all the definitions propounded by different authors. All these themes are also used interchangeably in the development lexicon for empowerment.

Most researchers argue that choice and control are bound up with the condition of empowerment. Kabeer (1999) explains it by using the concept of power which is the root term of empowerment. For her, one way to think of power is the ability to make choices, therefore, empowerment is the process by which people who cannot make choices ultimately acquire such an ability. In other words, Kabeer defines empowerment as a process of change and it refers to "the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them" (Kabeer, 1999, p. 437). Kabeer has conceptualised the ability to exercise choice along three parameters i.e. resource (conditions under which choices are made), agency (process by which choices are made), and achievement (outcomes of choices).

World Bank (2002) also defines empowerment as a process in which people acquire the ability to make choices and transform those choices into desired actions and outcomes. However, Cornwall and Edwards (2010) criticised development agencies and World Bank for proposing a linear definition of empowerment without taking into consideration the importance of context and choices available to women in a particular context. Darkwah in Cornwall and Edwards (2010) shows that education did provide a pathway for women empowerment for older generations of Ghanaian women; but this trend has declined in younger generation of Ghana because they have means to increase their prospects in the

labour market. Darkwah's findings imply the significance of context in efforts to enhance women empowerment in time as well as space.

3.3. Women's Empowerment and Articulation with Development

The debate on women's paid work and its impact on their status within the family and for a nation is a long standing one. One school of thought argues that women's integration in the productive sector is a key to women's empowerment, while others offer an opposite account of this relationship. In development literature women's paid work appears for two reasons. Firstly, it relates women's empowerment with the economic growth of a given country because income is perceived to play an instrumental role to achieve that end. Secondly, the possibility to transform women's lives and reducing gender inequality on a wide variety of fronts.

It is widely accepted that the relationship between women's empowerment, gender equality and development is positive. Klasen and Lamanna (2009) in Chopra and Muller link higher gender gap in education and employment to low economic growth in Middle East, South Asia and North Africa. Ali, Bano and Dziegielewski (2011) argue that women's economic contribution is necessary for human resource development that will lead to better educated and self-sustained citizens, thus contributing to country's economic, social, and political development. Kulkarni (2011) also establishes the relationship between access of women to microfinance and development of the country. According to her, access to microfinance services improves gender equality which eventually leads to better economic growth.

Similarly, Blumberg (2005) argues that women's economic empowerment is closer to being a magic potion that reduces gender inequality and triggers wealth and well-being of nations. Detailed analysis of women's economic empowerment and its relationship with country's progress and well-being by Blumberg (2005) shows that women's economic empowerment relative to men is the most important factor affecting the level of gender stratification in a given society/human group at a given point in history, geography, or social structure. Income controlled by women gives her voice and vote in household decisions such as domestic well-being (decisions about children's health and education), economic decisions (acquiring, land selling assets), fertility decisions (most women start practising contraception), and land use and conservation decisions (rural women tend to favour sustainable practices). Women's control over life options which includes, marriage, divorce, sexuality, fertility patterns, and

freedom of movement, relative to men, depends not only on relative economic power but also on the larger macro-level legal system and gender norms.

Cornwall and Edwards (2010), however, has written that gender norms and care responsibilities compel women to opt for low paid, irregular, and often unsafe jobs which trap them in the vicious circle of poverty limiting their economic empowerment. Pearson (2007), in like manner, suggests that the old argument that women's engagement in market economy erodes gender subordination now appears irrelevant because women have been recognised as cheap workforce with no possibility of promotion to more skilled positions. Women who earn may have more options, but it also adds into their workload and responsibilities without necessarily increasing their autonomy.

Kabeer, Mahmud and Tasneem (2011) conducted a survey to explore the impact of women's paid work on various indicators of women empowerment in the context of Bangladesh. They stratified women in their sample along the axis of the form of work: formal work, informal paid work within home, informal paid work outside home, expenditure: saving activities, and economically inactive. The results of this study showed that the form of work that provided regular and independent source of income to women holds out transformative potential. Women working in formal sector are usually better off than women working in informal sector, or those who are economically inactive. The findings also suggest that the correlation between women's paid work and empowerment is not a simple one. In the context of Bangladesh, the authors argue that it is the nature of women's paid work, rather than the simple fact of earning money that influences gender relations, how women view themselves, and how they are viewed by others. Akmal and Asif (2014) also find in their study that women with dependable source of income tend to do better in other areas of their life such as decision making, mobility, budget allocation etc. In their study, Akmal and Asif compared women who are beneficiaries of microfinance with women who are wage workers to analyse the implications of both of these factors on women's empowerment in the socio-economic, legal and political domains. They found that loan holder women experienced less improvement in their lives and also complained about the burden to repay loans. Women who were wage workers experienced betterment in their lives because they could share the burden of their family and had more say in the household matters.

Such an explanation tends to overlook the fact that the majority of women in Latin America, Africa and South Asia work in informal sector. Pearson (2007) in his analysis of women's

paid work and empowerment maintains that women participation in economic activity, either formal or informal, cannot on its own ensure equality or empowerment. For Pearson, working conditions, returns from work and provision of quality education, health and transport services are important factors to be considered because a bulk of female labour in most part of the world is not a part of formal economy; therefore, females are not entitled to work related social protection.

In the context of South Asia, Tarafdar (2008) writes that a vast majority of South Asian women are part of informal sector or work in unpaid family assistance still their work is seriously underappreciated. It is also because of the reason that there is no social recognition of women's work in South Asia. He argues that women work longer hours than men do. The time women allocate to land based labour, and agriculture is three to four times greater than that of their male counterpart. However, major advances in women's livelihood have been achieved through microfinance. Grameen Bank in Bangladesh and self-help groups in India is cited as examples. The main limitation of microfinance, however, according to Tarafdar (2008) and Kabeer (2005) is that it provides a safety net to women not a ladder out of poverty. Kabeer (2005), on the basis of evidence, suggests that socio-economic impacts of credit facilities for women also depend on factors, such as duration of membership, and intensity of loans as members begin to invest in assets rather than consumption.

Chhay (2011) finds the relationship between microfinance and women's economic empowerment in Cambodia. The Lutheran World Foundation⁵ started its activities in Cambodia in 1996. Its main focus has been women headed households, internally displaced persons and landless persons. Chhay asserts that the loan provided to women helps them earn which is expected to be used for children's education, household wellbeing, and buying new assets for household. 50 percent of the women who took loans from LWF reported improvement in the nourishment level of their family, whereas 30 per cent women reported sending their children to school. However, the data also reveals that only a small percentage of women i.e. 9.5 per cent experienced any improvement in their status within the family or community. The reason lies in strong patriarchal values prevalent in the society that clearly states that women are inferior to men. LWF approach to women development is liberal that

⁵ The Lutheran World Foundation is a Christian based charity organisation, founded in 1947. LWF started its programmes in Cambodia in 1996 with the aim of implementing Integrated Rural Development Project. LWF microfinance programme assist communities to organise and manage village banks.

mainly focuses on individual betterment without taking into account the patriarchal values that subordinate women's position in the society.

While discussing the importance of collective empowerment, Kulkarni (2011) argues that empowerment in public spaces is determined by women's ability to form social capital and social network, and their ability to influence and change norms. Sanyal in Kulkarni (2011) found that economic ties produced through access to microcredit in West Bengal has been particularly helpful in forming social capital which in turn fostered women's capacity to undertake collective social action against injustice.

Cornwall (2014) argues that real empowerment lies in an expansion of women's consciousness and capacity to act to transform their lives. When women recognise their power within, and act together with other women to exercise power with, it is then that they gain power to act as agents. Women's collective action against injustice and gender inequalities can become power for positive social change. Fundamental to this process is women's awareness about their rights and their ability to think differently about themselves, about their situation, their relationships, and social worlds. Efforts are needed to engage women in working on the structural bases of inequality and discrimination in the larger society.

3.4. Conceptual Framework- The Narrative

For conceptual framework, I have borrowed the concepts discussed in the literature review section to guide my research and positioning it within the larger field of research conducted in this domain. This study aims to find the connection between women's work and their empowerment in economic, political, and psychological dimensions in both domestic as well as public space. I have borrowed the concept of **economic empowerment** from Rae Lesser Blumberg (2005). Blumberg emphasises that women's economic empowerment is healthy for the growth of economy and well-being of the country. The main argument here is that integration of women in the market makes them self-sufficient and independent at individual and interpersonal levels which is necessary for the progress of the country. My main focus here is on the change that is experienced by women in their individual and interpersonal lives due to their involvement in the market, therefore, I have applied this concept to analyse how women who are active as business persons in Hawa market gain economic power. In other words, how women's economic self-sufficiency increases their say in household decisions

which also includes economic decisions such as acquiring and selling assets and fertility decisions such as number of children to have or contraception use etc.

I have also borrowed the concepts of **resource**, **agency** and **achievements** from Naila Kabeer. According to her, empowerment enables women to make strategic choices in their lives which were previously denied to them. Choice as a conceptual reality incorporates the dimensions of resource, agency and achievement. I have used this concept to study how women's economic empowerment increases their resources (both economic and social) to make choices and entitles them to occupy decision making spaces in private as well as public domains. In addition to that I have also analysed the relationship of women's work and their agency. Kabeer asserts that agency, in social sciences literature, is operationalised as decision making. This study seeks how women's access to employment enhances their ability to exercise agency even in the face of opposition. The concept of achievement has been applied to study implication of women empowerment on all the dimensions discussed above.

I have also borrowed the concept of **consciousness raising** from Andrea Cornwall to study how women's involvement in the market empowers them psychologically and politically in the public and private spheres. Cornwall asserts that women act as agents only when they recognise their power within and act with others to transform their lives. It would enable me to ask women about awareness of their rights and their position in the society and understand how their integration in the market allows them to challenge injustice that they face in the larger social world they live in.

I have also used Kulkarni's concept of **social capital** to study women's political empowerment in public spaces. Kulkarni borrows the concept of social capital from Pierre Bourdieu. Kulkarni (2014) points out that economic ties produced through microfinance forms social capital for women which helps them to come together and take action against injustice. This concept is used to analyse how women who are working in Hawa market form social capital and activate it to challenge unequal power relations in the society.

To analyse the causes of disempowerment of women in my locale and how these causes are addressed by AKRSP in the project I have borrowed concepts from Betty Friedan, Kate Millet, Fredrick Engels and Juliet Mitchell. I have used the concept of **feminine mystique** given by Betty Friedan to investigate the notion, the structure and the dynamics of traditional roles of women in the society as wives, mothers or daughters, also analysed the adverse effects of these roles on women's status. The feminine mystique is about the idea that the

only commitment and priority for women should be fulfilment of their femininity. Fulfilling their roles as homemakers and nurturers is of highest value for women. Other than that, feminine mystique supports the idea that women are inferior, motherhood is natural or women who do not bear children are incomplete. I have used this concept to analyse if this is the cause of women's disempowerment in the locale, and if so, to what extent ARKSP is helping women to get out of this concept through involving them as business persons in Hawa market. I have borrowed the concept of **feminist mystique** to find out that is this applicable to them? When women get out of feminine mystique, it was found, in USA, that women expressed other kinds of problems such as loneliness. They also reported that their social support network broke off and divorce rates also escalated. I have analysed this concept in the context of women who are part of Hawa market if the aforementioned problems have arisen?

I have taken the concept of **institutional sources of disempowerment** from Kate Millet to study sources of disempowerment. Millet argues that patriarchy exaggerates biological differences between men and women and they do so through the academy, the church and the family, each of which justifies and reinforces women subordination, thus resulting in the creation of a sense of inferiority among women. Therefore, these institutions are successful in creating the ideology that men have always upheld and created dominant and masculine roles, whereas women have subordinated and feminine roles in the society which is the major cause of women disempowerment. I have used this concept to study the sources of women disempowerment in the locale and if women's involvement in the market is neutralising these sources of disempowerment or not?

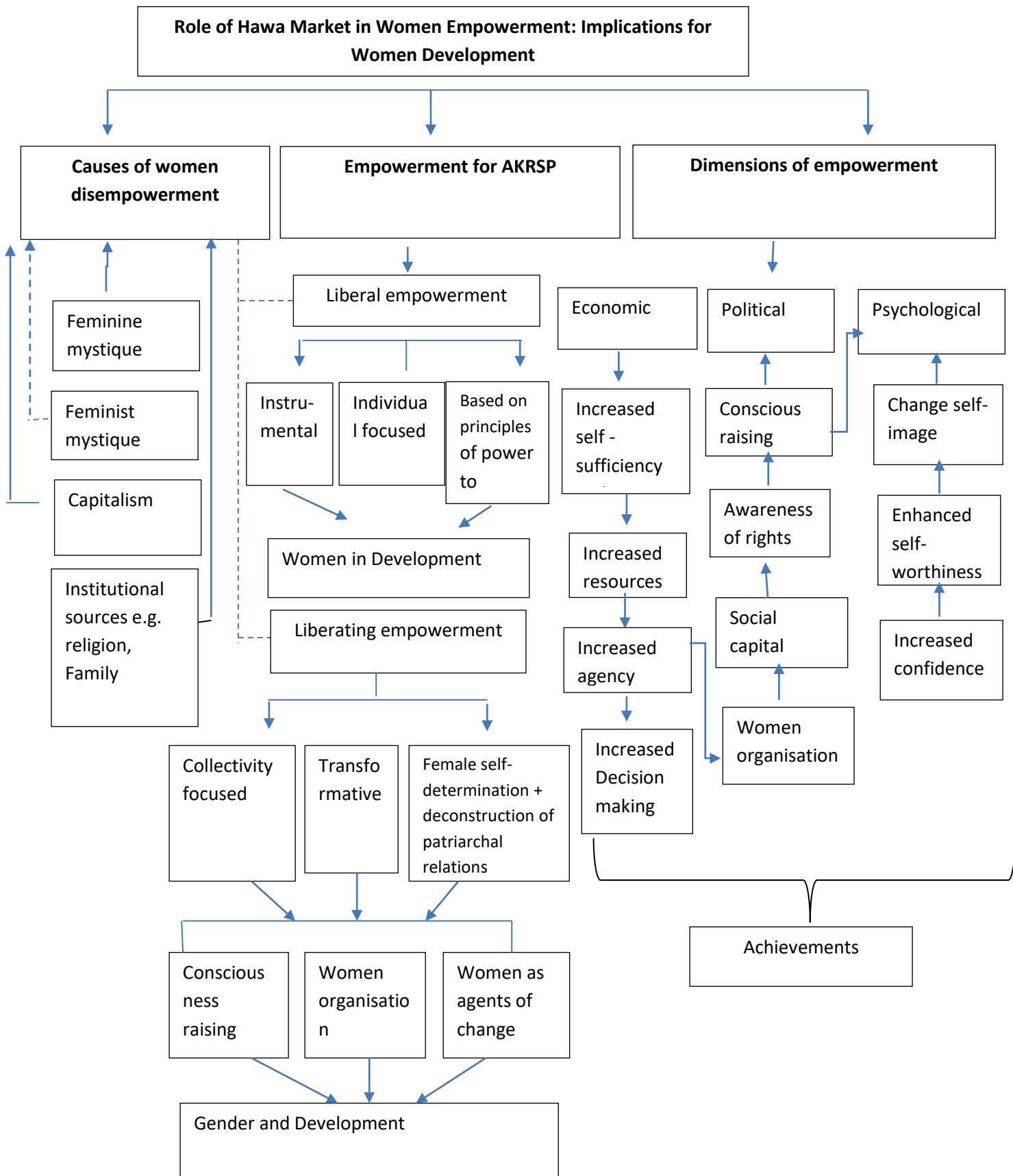
I have taken the concepts from Fredrick Engels's book that says that **material conditions determine women status**. Engels provides materialist analysis of the evolution of family with the rise of class society and with this the oppression of women. I have used this concept to study how women's status in Hawa market is determined by their involvement in the market place. I have also borrowed Fredrick Engels' concept of **capitalism as a source of confinement of women**. Since women are now part of this capitalist system, it was used to see that is it negated or confirmed in Hawa market.

To study AKRSP's approach towards women development I have taken the concept of **integration of women in the marketplace** from Women in Development paradigm. Tasli asserts that the main focus of WID paradigm is on productive aspects of women work and the

corollary of this argument is that betterment in one aspect of women's lives will lead to advancement in other areas of their lives. I have borrowed the concept of **women as agents of change** from Gender and Development paradigm. Tasli argues that GAD paradigm does not treat women as passive recipient of development initiatives. The main focus is on women emancipation. It is more confrontational in nature and seeks to challenge unequal power relations existing in the society. I have described in my analysis how AKRSP builds on these paradigms to address the problems of women in the locale and empower them with reference to the indicators discussed in objectives. The question, does AKRSP seek to economically empower women through their integration in Hawa market or through integration in the market they also seek to emancipate women, is also answered in the analysis.

To study AKRSP's definition of empowerment I have taken concepts from World Bank report and Cecilia Sardenberg. World Bank (2002) defines empowerment as a process in which people acquire the ability to make choices and transform those choices into desired actions and outcomes. Sardenberg distinguishes between **liberal** and **liberating empowerment**. According to her, the notion of liberal empowerment fosters empowerment without power in that it does not give enough space for changes in the existing structures that are responsible for women's subordination in the first place. Empowerment is conceptualised as a gift or something that is donated. Liberating empowerment, on the other hand, implies a notion of conscientisation as a means of empowerment and thus a political strategy for change. I have analysed if women empowerment is used by AKRSP as something to achieve other development objectives or is it a means to organise women, raising their consciousness to challenge the structures responsible for their subjugation in the society.

Figure 1. Pictographic representation of the conceptual framework



CHAPTER 4

DATA PRESENTATION I

In this chapter, I will present the raw data collected from UDC 1 and 2 during my field work. This chapter is divided into two major sections. In section one, the demographic information which I collected using a census forms with UDC 1 i.e. women entrepreneurs in Hawa market will be presented. This will be followed by demographic profile of the women who had business in Hawa market and they left the market. In section two, I will discuss the findings of interviews conducted with both UDC 1 and 2 in thematic format.

4.1. Demographic Profile of Women Entrepreneurs in Hawa Market

The demographic profile of the women, who work in Hawa market, is obtained using census forms. I have administered 100 per cent census forms in the market where these women work. The market has evolved over time. There were 7-8 shops in Hawa market in the beginning when it started functioning in Ali Chowk. Currently, there are 20 shops, 12 on the ground floor, and 8 on the first floor. There were some women who owned two shops in the market. There were also some shops which were closed because their owners have not returned from other cities. Most of the women go to the cities to escape harsh weather in winters so their shops remain close during this time period. The rationale to conduct census forms with working women in Hawa market was to obtain data along the axis of age, marital status, sect, economic assets, education, income etc. In the forthcoming text, this data is presented both in table as well in the form of narrative.

Table 2. Profile of the respondents

Marital Status	
single	1
married	8
Sect	
ansa' Ashari Shi'a	7
ismaili Shi'a	2
education	
high School	7

college	2
Occupation	
garment Shop	5
beautician	3
handicrafts	1
monthly income	
5000-10000 pkr	1
11000-20000 pkr	3
21000-30000 pkr	1
31000 or above	4
time needed to reach market	
5-10 minutes	6
15-20 minutes	3
mode of transportation	
walk	4
by van	3
by car	2
years of working	
6-7 year	3
8-9 year	6
time spent in market	
3-4 hour per day	3
5-8 hour per day	6
family system	
nuclear	7
joint	2
House	
kaccha	2
pakka	7

Source: Census forms

As shown in the table, all women, except one, are married and all, except two, come from Asna'Ashari Shi'a background. The table also shows that majority of the women in Hawa market are not very educated and most of them have dropped out before completing their

secondary education. Only one of them had a bachelor degree, whereas, another one had done intermediate. In terms of income, majority of the women reported that they earn an income above 30,000 whereas the least income earned by a woman, in Hawa market, is 6000. The woman, who earns the least income, is a tailor. She told me that her poor health and lack of resources to invest in her shop is the reason that she earns lower as compared to others. I also asked women other essential details, e.g. time needed to reach the market. Most of the women reach the market in 5-10 minutes, whereas, few women take 15-minutes to reach the market. It is also indicated in the table that most of the women walked to and from the market every day, whereas, a small number of women used local transport to reach the market, and only one woman reported coming via car.

Most of the women spent better half of the day in the market and these women reported to have been there since its inception. I also asked them how much time they spend in the market. Majority spend 5-8 hours in the market with recurrent visits to home. Similarly, few women reported that they are not very regular and come to their shops in the afternoon, the reason being that the market is busier at that time. Most of the women live in nuclear family and majority lives in *pakka* houses.

I have also conducted census forms with the women who left the market to know about their socio-economic profile. There were two women who left Hawa market and started their business in Kehkashan market, opposite to Hawa market in Ali Chowk. Both of these women were married and in their early 30's. They were Ashna' Ashari Shi'a. One of the women was illiterate, and could not speak or understand Urdu. Thus, I talked to her with the help of an interpreter. The other woman was F.A passed and communicated in Urdu. Both of them reported that they earn 10-15 thousand per month. They were doing business of garments. One of them had left Hawa market in 2011, whereas, the other one left the market in 2014. They commute to and from the market by walk and usually spend 5-6 hours in the market.

4.2. Women who are currently working in Hawa Market

In this section, I have presented the findings of the interview guide conducted with women who are running their business in Hawa market. Before commencing my field work, I intended to divide women entrepreneurs in strata and then choose my sample. However, once I reached there and started my field work, I realized that there were only nine women in the market, that is why I have not sampled for UDC 1 and covered the whole population. In the forthcoming text, I will present the data in thematic format. The interview conducted with

UDC 1 throws up six themes. The names of all respondents have been changed to maintain their confidentiality.

4.2.1. Women perception about Empowerment

I asked my respondents about their perception of empowerment. Four out of nine women said that it is women's ability to take decisions. This is clearly indicated in the response of women entrepreneurs given below:

“Khudmukhatr tou wohe aurat hai jo apne faislay khud le sakay” (meaning: a woman who can take her own decisions is self-determined).

Zainab said,

“apne zindagi kay mutaliq faisla lene ki kabliyat” (meaning: ability to take decision about one's own life).

When, I further asked about decisions that empower women. They had diverse opinions on this. One of them said, *‘apne bachon kay mutaliq faisla lena, unki zindagi ki behtri kay baray mein sochna’* (meaning: taking decision about children, and thinking about their betterment). Another woman argued, *“hum ne kamana hai ya nahi kamana, shadi kis se karni hai, yeh ese faislay hain jo auraton ko khud lene chahyeay”* (meaning: whether we have to earn or not, marry or not, these decisions should be taken by women).

Similarly, other three women indicated that economic independence of women leads to their empowerment, because then they are able to take their own decisions. To substantiate this claim, Rubina said,

“aurat agar khud kamati ho to mere khayal mein yahe us kay liyeay acha hai. Woh apne liyeay apne bachon kay liyeay khud faislay le sakte hai” (meaning: I think it's beneficial if a woman earns. She can take decisions about herself and her children). This is further reinforced by another woman who said, *“agar aurat kay hath mein paisey hoon to woh bhe apnay liyeay apne bachon kay baray mein soch sakte hai”* (meaning: if a woman has money in her hand, she can think for herself and her children).

One out of nine women argued that women empowerment is dependent on gender equality. She explained to me that, *“humay bachpan se he ese sikhaya jata hai keh hum mardon kay brabar kam nai kar sakti hain, hum un se mukhtalif hain. Isi liyeay hum mein shuru se he*

yeh atemad nai hota keh hum kuch kar sakte hain” (meaning: we are taught from childhood that we are not equal to men; we are different than them. That’s why we (women) are never confident that we can do anything).

One of the women had a different stance and she said, *“apnay khandan ki zimadari othana un kay liyeeay kamana ta keh unko fayida ho”* (meaning: To take financial responsibility of your family so that it can benefit them). When I asked how taking financial responsibility of the family personally empowers women, she gave me the following reason, *“ghar kay andar farigh bethnay sey tou behtar hai apnay bachon kay liyeeay kamaya jaye ese aurat ki bhe izzat bante hai khandan mein. Aurat kay liyeeay yahe kafi hai”* (meaning: it is better to earn for your children than to sit idle at home. It earns woman respect in the family. It is enough for a woman). I further asked her who does the household chores and if she has nothing to do at home which she could consider beneficial for the family. In response to this she said, *“Kam tou saray mein he karte hoon, lekin jis kam mein paisay aye wohe asal kam hai. Isi se izzat bhe hoti hai”* (Meaning: I do all the work but real work is the one in which one can make profit. It is respected).

Thus, women in Hawa market had diverse and different opinions when I asked them about women empowerment and they explained it to me from their own understanding. Most of the women perceived that taking decisions in their life indicates women empowerment. However, majority of the women had a clear idea that decisions about their children are more important than decisions which are directly related to them. Some women also perceived that economic independence of women is critical for their empowerment. Only few women in Hawa market had a different take on this issue as given above.

4.2.2. Articulation between Women Economic Participation and their Economic Self-Reliance

I asked my interviewees if they become independent or not once they started working as businesswomen in Hawa market. In response to this, all my interviewees, except one, said that they feel independent in life because they do not have to look up to their husbands for financial needs. To substantiate this claim, Rubina said,

“jub se mein nay kam karna shuru kia hai, ab mujhse apni zaruraton kay liyeeay apne shohar se nahi mangna parta, mei apne liyeeay khud kar sakte hoon ab” (meaning: ever since I

started working, I am not dependent on my husband for my needs, I can do it for myself now).

Rifat also indicated that she is capable of spending her income on her children. As per her, “*apni bachon ki zaruraton kay liyeeay ab mjhse apne shohar se nahi mangna parta. Mei khud inka khayal rakhti hoon*” (meaning: I do not depend on my husband for the needs of my children, I take care of them myself). She also pointed out that she feels independent when her children demand something from her. “*mjhse boht khushi mehsus hoti hai jub mere bachey apne pencil, sharpener, bag ya is trah ki cheezon kay liyeeay mjhse boltay hain, ab who apne baap ka intizar nahi karte unhey pata hai kay unki maa yeh sub poora kar sakte hai*” (meaning: I feel immense joy when my children ask me for stationery or things like that. Now they do not wait for their father because they know that their mother can give them all this).

Ayesha shared, “*mei jub Skardu aee thee tou mere pas kuch bhe nai tha, lekin aj mei apne bachon ko palti hoon, mere family mujh pay depend karte hai. mein khuda ki shuker guzar hoon keh mei kisi ki muhtaj nai hoon*” (meaning: when I came to Skardu, I had nothing, now I support my family. My family is dependent on me. I am thankful to God that I am not dependent on anyone). She also added that her husband is unemployed and she manages to send her children to school on her income. As per her,

“*meine apne bachon ko school bheja unki fees bhe mei he deti hoon, agar mein yeh kam na karoon tou mere bachey perh nai sake gay*” (meaning: I send my children to school I pay their fees, if I don’t do this work, my children won’t be able to study).

Tahira had a different stance, and she said, “*mein apne bachon kay liyeeay kama rahee hoon, agar mein bhe na kamaoo to inko kon palay ga, bohat mushkil se guzara hota hai*” (meaning: I am nurturing my children, if I do not work who else will earn for them, we make it hardly). She also added, “*mere beti ab scholarship per perhti hai, mein apne betay ki fees bohat mushkil se poori karti hu kiun kay mein chahti hoon keh mere bachey parhein*” (meaning: my daughter studies on scholarship. I barely manage the fees of my son because I want my children to study). Tahira’s husband is missing for last 10 years, and her children are young. Tahira supports her family because there is no other man in her family to support her family.

It is interesting to note that all my interviewees related their economic reliance with their ability to spend on their children, or to an increase in their purchasing power. For instance, in

reply to the question of their ability to spend their income, all of them said that their purchasing power has increased. The typical responses included, “*ab ghar pey koi mehman ajata hai tou mei khud se kharch karsktee hoon*” (meaning: when a guest comes at my home, I can spend on my own), “*mein apne bachon kay liyeey fruits le kar jati hoon, un ki zaruraton ka khayal rakhti hoon*” (meaning: I buy fruits for my children, I take care of their needs).

I also asked my interviewees about their ability to garner economic resources. All, except two, said that they are spending all income in their household and do not save or invest for their future. The only exception was Sadaf and Zainab who save their money in their own personal accounts. However, when they were asked about taking their share in moveable or immoveable assets in patrimony, the spontaneous response of all of them, except one, was that family as a support group is a powerful cultural force in their society and that’s why they do not ask for their share no matter what. *hum agar kisi mushkil mein hoon tou humare bhai he hamara sath dete hain, humara kam ata hain, isilye hum unse ghar zameen kisi bhe cheez mein apna hisa nai mangte*” said Farzana, (meaning: if we are in trouble, our brothers support us and help us, that’s why we do not ask for our share in land or in anything).

A similar stance was taken by Shaheena, who said “*maa baap humary jahez mein bus kapray aur zewar dete hain, is kay ilawa hum kisi cheez mein apna hisa nai lete, yahan yeh rawaj nai hai. Humaray bhai mushkil mein kam atay hain isilye un se mangna acha nahi smjha jata*” (meaning: our parents give us clothes and jewellery in dowry, we do not get our share in anything besides our dowry. It is not a tradition here. Our brothers come forward in our difficult time, that’s why it is not appropriate to ask them for our share).

When they were further asked, whether they have bought or sold any property. Overall it was figured out that women are discouraged to spend their income in such matters because they (women) are perceived incapable for such matters, or if they do, it is not legally on their name. Ayesha told me that she once took a risk and bought an estate in Skardu to build her house but it turned out to be a scam. To substantiate this claim, she said “*aik dafa meine zameen khareedi thee lekin mere sath dhoka hogya. Bohat mushkil se yeh mamla hal hua, mere khayal mein ye kam mard behtr tareqay se kar saktee hain*” (meaning: once I bought a land but I was betrayed. This matter was resolved, but I think men can deal these things better than women). When, I asked her why she thinks that men can deal these matters better than women. She told me, “*aurateein gharon say bahir nahi jati hain, yeh sub kam mard he kartay*

hain. Un ko is baray mein ziada maloomat hoti hai, kiun keh unka yeh roz ka kam hai” (meaning: Men do all these things because women do not go out. They have more information about this because they do it daily).

Sadaf indicated that she plans to buy an estate in Skardu but it will not be legally on her name. It is evident in her response, *“zameen mere bhai kay naam per hogi yahan ka rawaj auraton ki taraf itna nai hai. Paisay hum donu kay hon gay lekin phla haq usi ka banta hai*” (meaning: it will be legally on my brother’s (brother-in-law) name, the culture is not supportive of women in this regard. We will both contribute our money but he has the first right on it).

4.2.3. Women’s Decision Making Power: Myth or a Reality?

Women entrepreneurs were asked about their involvement in economic activities in the public domain and how it affects their role in decision making at household level and public level. All of them admitted that they have a say in decision making in matters related to private domain. One of the women, working in Hawa market, said,

“sub ki ra’ay ko ahmiyat di jati hai, humari community mein tou waise bhe auraton ko mardon kay brabar moqa dia jata hai” (meaning: input of everyone is considered. Women are given equal opportunity in our community).

It is important to note that she is one of the two Ismaili women who run her shop of handicrafts in Hawa market and she is also a Master Trainer of AKRSP. She emphasized more on her cultural values of gender equality in every matter. Some other responses of the women included,

“koi eham bat hoto mujhse bhe pocha jata hai” (meaning: I am asked for my opinion in important matters). I also asked her about important decisions. She told me, *“bachon ki shadi kay baray mein, unki taleem kay. Humari larkiyan shehroon mein ja kar perhti hain tou us baray mein akelay koi faisla nahi lay sakta sub ko sochna hota hai*” (meaning: decisions related to children marriage and education. Our girls go to cities for education; one cannot take this decision alone. Everyone has to think about it). Another woman said,

“mein khud he apne bachon kay liyeay kamati hoon tou faisaly bhe mein he leti hun ghar kay, lekin eham mamlat mein shohar se pochna zaruri hota hai” (meaning: I earn for my

children, so I take their decisions but it's important to ask my husband in matters of importance).

One of the women who lives with her married sister in Skardu and runs a shop in Hawa market, said that since she lives with her sister and her brother-in-law is the head of the household, all matters that are related to public domain are taken by him. She explained, "*mard jo hote hain inko tajurba hota hai bahir logon se kaise bat karne hai. Aurateein pore zindagi gharon mein guzar deti hain isliye mardon kay muqabaly mein unka itna tajurba nai hota*" (meaning: men know how to deal with people in the public domain as they have the experience. Women spend their whole life at home, that's why they do not have as much experience as men have).

Another female working in Hawa market whose husband is missing said, "*meri tou majbori hai. Mera khawand mere sath nai ha tou sub kch mujhe khud he karna parta hai*" (meaning: I am compelled. I have to do everything because my husband is not with me).

One of the women in the market said, "*mardon mein hum sey ziada aqal hoti hai is liyeeay faislay wohe lete hain*" (meaning: Men are more intelligent than us, that's why they take decisions). When I asked why she thinks so she told me, "*Allah nay humay esa he banaya hai. Mard ko aqalmand aur takatwar, hum mein yeh sub nahi. hum aik dusre se muhktalif hain lekin aurat kay bagahir na mard chal skata hai na he mard kay baghair aurat*" (meaning: Allah had created us like this. Men are more intelligent and strong which is lacking in women. We are different but men cannot live without women and women without men).

Interestingly, all women working in the market perceive that men are capable to take important decisions and their experience in the outside world make them better decision makers than women, as substantiated by the responses of women given above. The business-women in the market also indicated that they have a say in decisions related to their reproductive health. To substantiate this claim, Ayesha said,

"*meine apne shohar ko pehle he bata kay rakha hua kay mein darjano bachay nai paida karugi. Agar mjhse he kuch hojae tou mere bachon ka khayal kon rakhe ga*" (meaning: I have told my husband that I would not give birth to dozen children. If something happens to me who will take care of my children). Another woman said,

"*yeh tou hum donu ka faisla hota hai kiun kay aj kal bachay palna bohat mushkil hai. Un kay achay mustakbil kay liyeeay hum ney he sochna hai. Mere mia is mamlay mein mera sath*

dete hain” (Meaning: It is our mutual decision because it is very difficult to bring up children. We have to think for their future. My husband is co-operating in this matter).

4.2.4. Articulation between Women Economic Participation and change in Self-image

For the purpose of this study, I asked my women respondents, who work in Hawa market, how their economic participation has changed their perception about themselves. Initially, my respondents said that they do not find themselves any different than before. On further probing, there were some women who replied that they are more confident now about their negotiating abilities, whereas, other women said that they under-estimated their capabilities before starting their career as businesswomen in the market. The former stance is clearly manifested in the response of a woman who said,

“jub se mein nay is market mein kam karna shuru kia hai mujhe lagta hai mein ab behtar tareqay se logon se baat kar sakte hun. Apne customers ko bhe mei deal karti hu tou iska fayida mujhse ghar pey bhe hota hai phle esa nai tha” (meaning: ever since I started working in the market, I feel I can talk to people in better way. I also deal my customers which give me an advantage at home, as it was not like that before). She further added, *“mein apne baat sae tareqay se samjha sakte hoon apne shohar ko tou is ka fayida he hua mujhe. Mere andar yeh aik bare tabdeeli hai”* (meaning: I can make my husband understand my point, so it is beneficial for me. It is quite a change in me).

The former stance is indicated in the response of Tahira who said, *“mein ne kabhe esa socha he nahi tha kay mein apne bachon kay lye kama skate hu ya mushkil kay waqt mein bhe kisi kam askte hun. Ab jub ghar se bahir nikali hoon to esa lagta hai mein bhe sub kar sakte hoon”* (meaning: I had never thought that I would earn for my children or would be of any use to them in tough time. Once I stepped out of my home, I feel I can do anything). However, an important thing to note here is that Tahira’s husband is not living with her and she supports her family which includes five children. It is evident from her responses that she is compelled to do her job, for instance, during the interview she said at several points that males are provider of the family and no matter how much a woman earns she cannot take the place that a man has in the society. This can be seen in her responses in the interview which included, *“mard kay baghair is ma’asharay mein guzara bohat mushkil hai”* (meaning: it is very difficult to live without a man in this society). At another point she said, *“aurat jitna bhe kama le, mard jis tareqay se apne bachon ki zaruraton ka khayal rakhta hai aurat nai rakh sakte”* (meaning: a woman cannot take care of the needs of her children in a way a man does,

no matter how much she earns”). When I asked why she thinks so she told me, “*humara ma’ashra mardon ki hi izarat karta hai, mard to kuch bhe kar sakta hai lekin aurat ko ese azadi nahi. Aurat kay liyeay kamanay wala he mard hai woh he nahi ho to mushkil hojata ha kuch bhe karna*” (meaning: Our society respect men, and men can do anything but this freedom is not available to women. Male is the provider and it gets very difficult in his absence).

All women generally had the perception that they are confident and their mobility has increased in the public domain, still on the other hand, they think that men in our society have an edge over women for several reasons. It is evident in the response of Sadaf who said,

“*khuda ka banaya hua nizam he esa hai kay mard bahir kam karte hain aur aurat ghar ka. Yahe nizam hum sub kay liyeay behtar hai*” (meaning: God has created a system in which men work in the public domain, whereas, women work at home. This system is satisfactory for all of us). This is further reinforced by another woman who said,

“*Quran mei yahe kaha gaya hai kay aurat ka kam bachay paida karna aur unko palna hai. Mein bhe is se agree karte hoon*” (meaning: It is said in Quran that a woman’s responsibility is to procreate and nurture children). It is also evident in the response of Sahmeema who said, “*aurat ka ghar pey he kam karna acha hai. Bahir ka kam mardon ko he karna chahyeay. Aurat ka kam hai kay who bachey palay*” (meaning: it is more desirable if a woman works at home. Man, should work in the public domain. It is a woman’s responsibility to nurture her children).

There were women who also had the stance that women are not equal to men and in fact they are a weaker sex. To substantiate this claim, my respondent Rifat said, “*aurateein jazbati hoti hain aur apne dimagh se nai sochti hain*” (meaning: women are emotional and they don’t think from their brain). I also asked my interviewees that they feel confident in their decision-making ability since they started working in the market. All women said that they always prefer to ask their husband or someone elder in the family because they are never confident about their decisions. One woman particularly said, “*mera shohar nai hai mere sath tou mere majburi hai kay mjhse he dekhna parta hai sub. Lekin mei apne baro se bhe mashwara karte hoon, khud se koi faisal nahi le saktee*” (meaning: my husband is not with me so I have to look after everything. But I take advice of my elders. I can’t take decision on my own). Ayesha responded,

“waise to apne liyeay sub faisle mein khud he leti hoon lekin kuch ese faisle hote hain jis mein mardon ka experience ziada hota ha aur jo eham mamlat hote hain us mein khawand ki bat sun’na bohat zaruri hota hai. Aurat khud se sub faisle nahi le saktee” (meaning: Well, I take my own decisions but there are some important matters in which men have more experience and that’s why it is very important to listen to husband in such matters. A woman cannot take decision on her own). Ayesha was referring to her experience of buying an estate which turned out to be a fraud. She asserted that, *“mardon ko tou shuru say he in kamo kay liyeay train kia jata hai. Larkiyun ko ghar kay andar bund rakhti hain, humare zehan bhe bund hojate hain”* (meaning: men are trained from the beginning for these things. Our mind gets blocked because we are confined to home).

When I asked my respondents if they their attitude has changed towards society, they all said that people’s attitude towards women who work in the public domain has changed, particularly, after the inception of Hawa market. As per Tahira,

“log ab kuch nahi kehte balke ab tou boht aurateei yahan kam karte hain. Ab logon ko is bat se ferq nai perta balke log tareef karte hain ese auraton ki jo apne ghar walu kay liyeay kam karte hain” (meaning: people don’t say anything now, they appreciate that women are working, People are not bothered about it, in fact, they praise women who work for their family).

All my respondents, except one, noted that though the society has accepted their work but they care about people even in their subconscious. Farzana argued, *“ye aurat kay upper hota hai kay who apni izat ka khayal rakhti hai ya nai. Agar mein he dusre logon ko moqa dugi tou log batein tou karege”* (meaning: it depends on the woman if she cares about her respect or not. If I give a chance to other people, then they will definitely talk about me). Similarly, Ayesha, who runs her own beauty parlour and supports her family, indicated that she cares about what other people say about her, and it is evident in her response,

“jub mein Skardu aee tou meine dekha yahan log bohat tang nazar hain. Agar aurat ka bazu bhe nazar aee to is pey bhe batein bun jati hai. Mein kisi ko ese bat bolne ka moqa he nai dia shuru se” (meaning: when I came to Skardu I saw that people were conservative. Even if a woman’s arm is exposed, they gossip about it. I didn’t give anyone the chance to talk about me from the beginning). When I asked why this exposure is problematic, she told me, *“Hazrat Ali ka farman hai kay aurat ka parda mard ki ghairat ki alamat hai. Parda aik ache aurat ki bhe alamat hai. Is ma’ashray mein rehne kay liyeay yeh bohat zaruri hai”*

(meaning: Hazrat Ali said, woman's veil projects man's honour. It is also a symbol of a pious woman. It is important to survive in this society).

Zainab, who works as a trainer master for AKRSP, told me that since she worked all her life, and went to places around Skardu to impart training, she never felt any problem from other people. She said, "*log mere kam ki izzat karte hain. Mujhey kbhe ese pareshani ka samna nai karna para balke log apne betiyu ko khud mere pas bhejhtey hain ta keh who kam seekh sake*" (meaning: people respect my work. It never caused problem for me, in fact, people send their daughters to me so they can learn this work).

4.2.5. Women, Motherhood, and Personal Well-being

I asked my interviewees how their involvement in an economic activity has affected their own well-being. It was interesting to find out that all of them, except one, perceived that the well-being of their children is more important to them. It can be seen in the responses of my interviewees given below:

"*mein apne bachon kay liyeeay kam karte hoon. Jub unhey khush dekhti hoon to apni talkeefein bhool jati hoon*" said Tahira, (meaning: I work for my children. When I see them happy I forget all my worries). She also said during the interview that women do not care for their own health when they start working in the public domain. She said, "*aurat khud kamati bhe hai tou sub apne bachon pey laga deti hai, apna khayal nai rkahti isliye acha yahe hai kay mard he kamaye. Aurat ko baqee ghar walu ka bhe khayal rakhna hota hai uski sehat bohat zaruri hai*" (meaning: when a woman earns, she spends it on her children and does not take care of herself. Therefore, a man should earn because a woman has to take care of her family as well. Her health is very important).

"*bachon ki khushi mein he mere khushi hai, mein un kay liyeeay he kam karte hoon. Mere apne sehat theek nai rehti lekin jub main apne bachon ko dekhti hoon tou phir se khare hojati hu kam kay liyeeay*" said Ayesha, (meaning: I am happy in my kid's happiness, I work for them. Although I don't keep in very good health myself, but when I see my children I stand up again to work).

Similarly, Shaheena took the stance that now it is the comfort and welfare of her children which matters most to her. It is evident in her response, "*hum ne tou apni zindagi guzar li. Ab bachon ki behtri ka he sochte hain*" (meaning: we have lived our lives. Now we think about the well-being of our children". One of my interviewees who was not married, had a different

stance and she said, “*mein kisi pey bojh nai hoon. Mere waldain ko bhe pata hai kay mei apna khud kamati hoon. Abhe tak isilye mein nay shadi bhe nahi ki, jub bhe karugi apne pasand se karugi ye meine bata rakha hai apne ghar pey*” (meaning: I am not a burden on anyone. My parents know that I earn for myself. I have not got married; I have told my family that I will get married if I like someone).

I also asked them about their workload to figure out how has their participation in income generating activity changed their life and affected their well-being. All the women pointed out that their workload had increased after their economic participation. As per Ayesha, “*mujhe apna ap aik machine ki trah lagta hai. 24 gante kam karte hoon, pehle ghar pey phir market mein, bachon ka bhe khayal mein he rakhti hoon, bohat mushkil hojata hai, mein bohat thak jati hoon*” (meaning: I feel like a machine. I work 24 hours, first at home and then in the market. I also take care of my children, it gets very difficult. I feel extremely tired).

Farzana’s take on this question was rather similar. She argued, “*mein jo bhe kamati hoon woh ghar pey lagati hoon. Kafi martaba bohat thak jati hoon sochti hoon keh ye kam chor du lekin phir apne beti kay future kay liyeay karte hoon*” (meaning: whatever I earn I spend it at home. Many times, I get tired and think of leaving this work, but I work for my daughter’s future).

There were two women in the market who said that they do not find it difficult to manage their work no matter how many tasks they have to do. Shaheena, who belongs to Kachura, said that girls in their village are very hard working and that is why she does not think that her workload has doubled and affected her in anyway. To substantiate this claim, she said, “*humare gaon mein larkiyan bohat kam karte hain bachpan se he. Aurat ko khuda ne bnaya he esa hai kay woh mardon se ziada kam karsktee hain*” (meaning: girls do a lot of work in our village from their childhood. God has created a woman in such a way that she can do more work than a man). Zainab also asserted that, “*mein is umer mein bhe kam karte hoon. Allah ka karam hai kay mein sehat mand hoon, mujhe kam karne ki adat hai, aur kam ki waja se kabhe mere sehat kharab nai hui*” (meaning: I work even in this age. It is the blessing of Allah that I am healthy. I am habitual to do work, and it has never affected my health).

4.2.6. Women Organisation and Political Empowerment

As indicated in my research objectives, I wanted to explore how women who work to earn for their families empower themselves politically. My first question to them, in this regard, was

that if they are a member of any women organisation. In response to this question, all of them, except one, said they have no time to be a part of women organisation and that women who confront issues in their lives consider it their private matter. One of the women told me,

“ese kisi tanzeem ka hisa hona jo auraton kay haqooq per kam kar rahee ho bura smjhta jata hai kiun keh yahan ese tanzeemo kay baray mein logon kay achay khayal nai hain” (meaning: to be a part of an organisation which works on women rights is considered offensive here because they do not have a good reputation). She also added, *“waise ye aik aurat ka zaati masla hota hai. Yahan aisay samjha jata hai kay aisay maslay ghar se bahir nai jane chahyeay is say badnami hoti hai. Humay bhe ese ijazat nai ghar se kay ese kisi tanzeem ka hisa bane”* (meaning: it is a private matter of a woman after all. It is considered that such matters should not cross the walls of home because it disgraces the family. We are also not allowed to be a part of any such organisation). I also asked her the reason of bad reputation of organisations working on women rights. In response to this she told me, *“logon ka khayal hai kay yeh auraton ko gumrah karnay kay liyeay kia jata hai. Jo aurateein ese kam karte hain unhey sharif khandan ka nahi samjha jata. Ghalti hamesha aurat ki hi hoti hai woh khud maslay na banayee to maslay paida nahi hotey”* (meaning: People perceive that such organisations mislead women. It is considered that women who do this work are not from respectable family. A woman is always at fault, if she does not create problems, problems will not arise).

Other women had the stance that they are so busy in their work that they have no time to engage in other activities. It is clearly indicated in the response of Ayesha who said, *“filhal tou mein apne aur apne bachon kay masail mein itni phansee hui hoon kay aur kuch karne ka time he nai milta. Aur agar yahe karna hoto is kay liyeay alag tanzeemay hain jo auraton kay maslon pey kam karte hain”* (meaning: I am grappled with my and my children’s problems that I don’t find time for any of these things. If one has to do this, there are organisations which work on resolving the issues of women).

The only exception was Zainab, who said, *“humare community ki he aik falahi tanzeem hai, jis mein hum ne auraton ka aik group bana rakha hai, agar jis ko bhe humare community mein koi zarurat ho tou hum paisey ikhate kar kay uski madad karte hain”* (meaning: there is a welfare organisation in our community in which we have formed a group of women, whoever is in need in our community, we collect money to help him/her).

When I asked my interviewees about casting vote in the provincial and national election, all except one, said that they cast their vote. Ayesha said that she is so distrustful of the leaders that she does not give her vote to anyone. As per her, *“hakommat chahe jo bhe ho sub be-iman hain, isilye mei kisi ko apna vote nahi deti”* (meaning: Whoever is in government, they are all corrupt, that’s why I do not give my vote to anyone).

The rest of the interviewees gave different reasons of casting their vote to a particular party which shows that there were only few women who cast their votes on their own will and decision. As per Shaheena, *“mujhe siyasat mein koi shoq nahi. Mera shohar jisko bolta hai mein use ko vote de deti hoon”* (meaning: I am not interested in politics. I cast my vote to anyone who is suggested by my husband). She also told me, *“mere shohar ko lagta hai kay siyasat mardon ka kam ha, auraton ko is ka pata nai hota”* (meaning: my husband thinks that only men can do politics, women know nothing about politics).

Another woman said, *“meray shohar jis ko bolee mein use ko vote deti hoon, mujhe khud itna pata nai ha is baray mei to mein unki he sunti hoon”* (meaning: I give my vote to anyone on my husbands’ will. I have no knowledge about this; therefore, I listen to him).

4.3. Women who left the Market

I conducted problem centred interviews with women who left the market to know about their problems. There were two women who left the market and were now working in Kehkashan market in Ali Chowk which is also an all women market, opposite to Hawa market. I found out that the owner of this market was the brother of the same person who owned Hawa market. Some of the women, who are working in Hawa market, have expanded their business and they also run their shops in Kehkashan market. When I talked to the business women in Hawa market I found out that two women, who previously worked in Hawa market, now have their own shops in Kehkashan market. Both of these women were married and were in their early 30’s. Both of them also reported their monthly income 10,000-15,000 rupees. These women now pay rent of their own shop and told me that previously they worked as helpers in Hawa market and started their own business after saving money. One of the women informed me that she worked as a helper in a shop of garments for six years. During this period, she saved money because she wanted to start her own business. She said, *“ghar pay farigh bethay rehmay sey behtar tha kuch kam karein. Is kam mein munafa bhe hai lekin agar dukan apni ho”* (meaning: it was better to work than to sit idle at home. It is profitable only if you own the shop). She also added, *“dusron ki dukan pey kam karnay se utna fayida*

nahi. Tankhwa bhe kum milti hai, lekin apna kam shuru karna hoto paisay chaheay hotay hain.” (meaning: the benefit of working on someone else’s shop is not so much. You get little salary, but you need money to start your own business).

Similarly, another woman said,

“pehlay ghar pey farigh bethay rehtey thay. Waqt zaya karney sey behtar tha ka kam karlein jis mein kamai bhe hojaye. Shuru mein kisi aur ki dukan pey bethi thee karte karte apna kam shuru kar lia hai aj” (meaning: We used to sit idle at home. It was better to work so that we can earn. In the beginning, I worked on someone else’s shop but gradually I started my own business).

Both of them informed me that they mostly spent their earning on their children. According to one of them, *“khud pey kharch karney sey behtar hai kay bachon pey lagaya jaye un kay mustaqbil ka socha jaye”* (meaning: It is better to spend on your children instead of spending on yourself and think about their future). When I asked why is it not important for a woman to spend on herself. In response to this, she told me, *“shadi kay bad tou bachon kay liyeay he insan sochta hai. Inka baap bhe khud pey nahi lagta bachon kay liyeay kamata hai tou mein kaise apna soch sakte hoon”* (Meaning: A person thinks for his/her children after marriage. Their (her children’s) father earns for them and does not spend on himself, how can I think about myself).

The other woman had the stance that she spends on herself and her kids as well. She has two kids, one is two years of age, and the other is of 3 months. She brings the youngest with her to the shop and the other one, who is two years old, stays at home with her grand-mother. She told me, *“meray mia mujhe nahi kehtey kay ghar pey kharch karo. Mein apni marzi say apne liyeay aur apne bachon kay liyeay sub leti hoon”* (Meaning: my husband does not ask me to spend in home. I spent as I want on myself and my children).

Both of the women reported that they wanted to start their own business which is why they left Hawa market. One of the women said, *“mein Hawa market mein hee dukan lena chahti thee lekin tub koi dukan farigh nahi thee, isilye phir yahan kam shuru kia”* (Meaning: I wanted to start my business in Hawa market but there was no spare shop at that time, so I started my work here). The other woman also informed me that she had the intention to start her business independently but she also said that shops in Hawa market are congested and it gets dark after the sun sets. She said, *“wahan andhera jaldi hoajta hai. Kam nahi kar sakte*

phir kiun kay mein silai ka kam karte thee tou bohat mushkil hojata tha” (meaning: it was dark soon in Hawa market. It was very difficult to work after sun set because I was a tailor so it was very difficult to work).

They also told me that now they are earning independently and are happy with their work. When I asked them, if they wish to become part of a project in future which works on women development? One of them said, “*agar humara fayida ho, paisay kama sake tou zaroor hisa banein gay*” (Meaning: if it is economically beneficial for us, we will become a part of it). The other woman had a different stance and she was of the opinion that “*is shart pey kay humay training dee jaye. Yahan AKRSP sirf apnay logon ko training deti hai, hum se forms to bharwa kar lay jatay hain lekin bulatay nahi. Jub poocho tou kehte hain hum perhay likhey nahi. Agar esa hai tou atay he kiun hain*” (meaning: We will, on the condition that they give us training. AKRSP only gives training to people from their own community; they fill forms but never invite us for training. Whenever we ask them, they say we are not educated. If it is so, why do they come here).

CHAPTER 5

DATA PRESENTATION II

This chapter, like the previous one, is divided into three sections. I will present the data collected from people who are connected with the women in Hawa market in terms of family connections, in terms of project conception and implementation and in terms of property use and ownership rights. In section one, I will present the findings of the interviews conducted with the head of the household from which these businesswomen belong. This will be followed by the presentation of the case study of AKRSP functionary who is the Business Development Manager in AKRSP office in Skardu. This AKRSP functionary was chosen due to his knowledge of relevant information that I needed because he developed the plan of Hawa market in Skardu. Another person whose interview data is presented herein is a man who owns the land and the shops and these women pay rent to him. It was important to interview this man owing to the ambiguity over control issues. There has been a legal contestation between AKRSP and this man and it effects the way a woman work or not. Last, but not the least, the data obtained from FGD that was collected with the members of anjuman-e-tajiran in Ali chowk, owner of Hawa market and the woman who represented women organisation in Hawa market. In last section, the data collected from the organisation functioning in the larger bazar will be presented.

5.1. Female Empowerment and the Perception of the Head of the Household

In this section I will present the findings of the interviews conducted with the head of the household of the women working in Hawa market. Currently there were nine women in the market, and out of these nine I have interviewed the household head of five women. One of the women was living alone with her children because her husband is missing and has not come back to home for ten years. Three other women reported that their husbands work in Gilgit, or in other cities, and they return to home in Skardu in vacations mostly in summers. I visited my field in April so I was not able to interview the head of the households of three women. The interviews conducted with head of the household throws up five themes which are discussed in the forthcoming text.

5.1.1. Social expectations about Gender Roles

I have interviewed the head of the household of women running their business in Hawa market to inculcate their stance on women empowerment. As explained in chapter 4, there were nine women in the market. All of the households are male headed. Like any patriarchal society, the cultural pressure to live up to the social expectations of men as provider and breadwinner of the family was the first thing in the mind of the head of the household of women working in Hawa market. Most of them were uncomfortable about their wives working in the public domain.

Rubina's husband explained the cultural pressure on men to be the providers of the family by stating that:

“agar aurat ghar se nikal kar kam kartee hai tou duniya yahee kehti hai kay iska shohar ab kama nahi sakta. Log bateein bnane mein dair nahi lgatey” (meaning: if a woman works in the public domain, the world thinks that her husband cannot earn. People do not take much time to start gossiping about it).

Rubina's husband also indicated the role of men and women in the society by asserting:

“aurat ka kam hai kay woh bachay palay, apne ghar ka khayal rakhe. Un kay liyeay kamana tou mard ka kam hai” (meaning: a woman's responsibility is to nurture her children and take care of her family. It is a man's responsibility to be their provider). He also added, *“Allah nay mard aur aurat ki zimadariyan pehlay se bata rakhi hain, ye ma'ashara agar Allah kay batae huay tariqay per chalay tou har insan mutmayin zindagi guzaray ga. Lekin shayad aurateein kisi hal mei khush nahi rehti”* (meaning: Allah has defined the roles of men and women, and if we follow the path of Allah everyone will be satisfied with his/her life. But I think women cannot be happy in any situation). When I insisted him to explain his stance further, he told me that:

“meri biwi pehle bhe shikayat karte thee aur ab bhe. Pehlay usay ghar kay kamon se masla tha ab bahir kay kamon se masla hai. Meine to usay azadi di jou karna hai karo lekin bus aurateein zimadari se ghabrati hain” (meaning: my wife always complained and still complains about her work at home and her work in the public domain. I have given her freedom to do whatever she wants but women are afraid to take responsibility).

One of the respondents had the stance that gender roles in the society are changing because now women have proven that they have the capability to work outside home. To substantiate this claim, he said:

“aurateein ab mardon kay barabar kam kar rahee hain, kuch sal pehle tak tou yahan koi esa soch bhe nahi sakta tha lekin aj dus markets aisee hain Skardu mein jahan sirf aurateein kam kartee hain” (meaning: women work on same footing with men now, it was unimaginable few years back but now ten women markets are functioning in Skardu where only women work).

Farzana’s husband took the stance that women’s participation in economic activities does not stop them to play their role in the well-being of their families. He said:

“auraton kay kam karne se unki ghar ki zimadariyun pay tou ferq nahi perta kiun kay bachay palna apne shohar ka khayal rakhna ghar kay kam karna aurat ki zimadari hai aur kisi bhe hal mei isay poora karna aurat ka farz hai” (meaning: women’s economic participation does not have any effect on their responsibilities towards their children and husband. No matter what, it is obligatory for a woman to fulfil her duty, nurture her children, take care of her husband and do her household chores).

5.1.2. Women, Confinement and *Parda*⁶

During my field work, I found that most of the women work with the consent of the head of the household. However, when asked about the considerations before deciding that a woman should work or not, three out of five respondents who were related with women were of the opinion that they needed a boost in their household income. Hajira’s husband explained how his wife used her skills to support him financially when they needed it the most.

“hum Qquetta say Skardu shift hogaey tou mera kam bhe nahi raha. Humay paison ki tangi bhe thee lekin is time pey mere biwi nay jo hunar seekha tha usay istemal kia apne bachon kay liyeey. Mere buray waqt mein isnay mera bohat sath dia” (meaning: when I shifted to Skardu from quetta, I had no work. We were facing financial constraints but my wife utilised her skill at that time for her children. She has supported me a lot in my bad time). He was employed in Iranian Embassy in Quetta but due to rise in terrorist activities in Quetta he moved to Skardu with his family in 2003. His wife is running her parlour in Hawa market and they have also opened Nayab Training Centre⁷ in Ali Chowk where his son manages everything.

⁶ Veil

⁷ A woman in Hawa market upgraded her home-based business in a training centre of stitching and embroidery in Ali Chowk.

Similarly, Rubina's husband indicated financial problems at home which led to the decision of allowing his wife to work in the market. He said that:

“aj kal mehangai itni hai kay aik bandey se poora nahi hota woh bhe jub bachay bhe hoon. Aurat ka bhe farz banta hai kay apne shohar ki madad karay” (meaning: in this time of inflation, it is not possible for a man to provide everything particularly when you have children. It is a woman's obligation too to help her husband in this matter).

Farzana's husband told me that he persuaded his wife to start working because he wanted to save his income. This is clearly indicated in his statement,

“mein apni income save karna chahta tha lekin is kay liyeey zaruri tha kay meri biwi mere sath agree karee. Usnay pindi⁸ se beauty parlour ka course bhe kia tha yahan isko fayida he hua. Humare future kay liyeey hum ne yeh faisla lia hai” (meaning: I wanted to save my income but I needed the consent of my wife. She had a certificate of beautician course and it has benefitted her here. We took this decision for our future).

Contrary to this, one of my respondents clearly said that it was his wife's decision and he had disagreed with her in the beginning but she managed to convince him. Speaking on this issue, he said:

“pehlay tou mein is bat per razi nahi tha kay meri biwi kam karay kiun kay mujhey zarurat nahi thee aur waise bhe yeh meri zimadari hai kay mei apnee biwi bachon ka khayal rakhon” (meaning: Initially, I did not agree that my wife should work in the market because I did not need it and after all it is my responsibility to take care of my wife and children). He also added, *“mjhse yeh bhe dar tha kay log kia kaheein gay mere baraay mei. Humare liyeey tou yahan yeh bhe badnami ki bat hai”* (meaning: I was afraid that what would people say about me. It is humiliating for us here).

It is interesting to note that these men asserted that their decision was based on the appropriateness of the occupation of women in the market and its seclusion from outside world. One of my respondents told me that he only gave permission to his wife because the job was not very demanding. To substantiate this claim, he said:

“yeh market sirf auraton ki hai aur inko andar beth kay kam karna hota hai, aur koi itna mushkil kam bhe karna nai hota jis mein boht jaan lagti ho isliye meine apnee razamandi

⁸ Rawalpindi. Twin city of Islamabad

dedi” (meaning: it is only women’s market and they do not have to exert themselves physically, their work is convenient that’s why I gave her my permission).

Another respondent who was the brother-in-law of a woman working in Hawa market also indicated that the type of work that women do in the market facilitated their decision. As per him,

“auraton ka mardon kay sath tou koi lain dain nahi hota parday ka bhe nizam acha hai jis ki waja say yeh tasali hai kay mehfuз hain” (meaning: women are not dealing with men, there is a proper system of veil which is satisfactory for us that they are protected).

5.1.3. Women, Work and Home

I also asked them about the issues that have arisen since women started working in the market. All of my respondent, except one, were in consensus that their children are neglected and don not get the time and attention of mother. This is indicated in the responses given below:

“bachon per asar perta hai. Ghar kay andar maa ki zimadari hoti hai kay bachon ko dekhay lekin jab woh bhe kam pey ho tou mushkil hojata hai” (meaning: it affects children. It is the responsibility of a mother to supervise children at home but when she is at work it is difficult).

“bachon ka khayal waise se nai rakha jata jis pey aksar humare behas hojati hai. Ab yeh inka kam hai yeh kis tareqay say apna bahir ka kam aur bachon ki zimadari pore kartee hain” (meaning: children are not taken care of properly and it becomes a reason of our argument sometimes. It is her duty how she manages her work and fulfils her responsibility of children). When I asked him, if it is not his duty towards his children as well? In response to this, he said that:

“mere bhe zimadarian hain lekin humari zimadriyoon mein ferq hai. Ghar kay andar maa ka farz hai kay woh bachon ki dekh bhal kare. Humara kam in kay kam se mushkil hota hai ab agar yeh bhe humay hi karna ho tou aurat ki kia zarurat” (meaning: it is my responsibility too but there is a difference between our responsibilities. It is a mother’s duty to look after her children at home. Our (men) work is difficult than their (women) work and if we have to do this too, then what is the need of a woman).

This is further reinforced by another man who said that:

“aurat ghar ki rakhwali hoti hai aur mard aurat ka rakhwala. Ye nizam Allah ka banaya hua hai. Maa ka apne bachon kay sath jaisa rishta hota hai waisa baap ka nahi hota” (meaning: woman is a protector of home and man is a protector of woman. This system is created by Allah. A mother shares a different bond with her children which does not exist between a father and a child).

The only exception to this popular narrative was a man who shifted from Quetta to settle in Skardu. He said that:

“bachon kay sath acha waqt guzarana bohat zaruri hai lekin jub se mere wife kaam kartee hain hum ne har mumkin koshish ki hai kay bachon k sath hum mei say koi aik zarur rahee” (meaning: it is very important to spend quality time with children. Since she started working, we have made all possible efforts to ensure that one of us remains with them).

The second most frequent issue that was mentioned by all of my respondents was the increased workload of women. The point of concern for them was that since women have more tasks to do now, they (men) have to adjust their daily routine. As per Rubina’s husband,

“ab pehlay se bhe jaldi jagna perta hai. Inko market tak bhe chorne jana perta hai routine kafi change hogai hai” (meaning: I have to get up earlier now. I have to drop her to the market too; my routine has changed a lot).

Another man explained how her wife’s increased workload has become a problem for him

“abhee inka kam itna ziada hogya hai kay humare sath khanay ka time bhe nahi milta. Iski waja say ghar mei larai jhagray bhe ab ziada hain kiun kay koi bhe kam waqt say nahi ho pata” (meaning: her workload has increased so much so that she can’t even find time to eat with us. Due to this we are always fighting because nothing is done at time). I also asked how they are sharing the burden of their wives to cope up with this problem. Interestingly, all my respondents, except one, said that their wives are habitual of this routine and they grew up in such a way that they can manage to do extra tasks. Rubina’s husband asserted:

“mere biwi ko tou adat hai kam ki. Kabhe farigh bhe bethi hoto koi kam nikal leti hai. Isay meri help ki zarurat nai yeh sub achay say karlety hai” (meaning: my wife is habitual to do work. She can’t sit idle and finds something to do if she has nothing to do. She doesn’t need my help she can do it in better way).

Farzana’s husband said:

“mera har kam mere maa nay kia hai aur ab mere wife karte hain. Mujhey ghar ka koi kam nahi ata tou inka hath kaise bata sakta hoon. Aurateein khud ye kam achay se janti hain aur karte hain hum tou yeh kam mazeed kharab he karte hain” (meaning: my mother did all my work at home and now my wife does so. I do not know household tasks how I can help her. Women can do these tasks better because they know how to do. We only spoil it further).

Rubina’s husband had a different take on this issue and he stated:

“mei bohat ghar kay kamo mein involve hone wala nai hoon. Mujhe cooking ka tou shoq hai lekin nahi karta kiun kay agar ap apni biwi kay hote hue kuch bnaye tou log bateein karte hain kay ye biwi ka ghulam hogya hai” (meaning: I am not very domestic type. I like to cook but I don’t cook when my wife is at home because then people say that he is tied to his wife’s apron strings).

The only man who said that he shares the burden of his wife told me that it is the responsibility of both husband and wife to support each other. He said that:

“mein har kam karne ki koshish karta hoon kiun keh yeh thak kar wapis ate hain. In ne humare liyeey bohat qurbaniyan di hain humara bhe farz banta hai kay in kay liyeey asaniyan paida karein” (meaning: I try to do everything at home because she comes back very tired. She has sacrificed a lot for us it is our duty too to support her).

5.1.4. Financial Obligations of Women

On the question of women’s financial obligations towards their family, all, except one said that women should contribute for the well-being of their children. It is clearly indicated in the response of a person whose wife runs her business in the market. He said that:

“agar aurat kama rahee hai tou uska farz hai kay who apne bachon pey kharch karee yeh sirf shohar ki he zimadari tou nai” (meaning: if a woman earns, it is her duty too to spend on her children, it is not solely a responsibility of a husband).

This was reinforced by another man who said,

“ghar kay andar mia biwi ki yeh zimadari hai kay woh apne bachon ka khayal rakhein. Sirf shohar pey he yeh nai chorna chahyeey kay woh bachon ko kama kay la kar day agar biwi bhe kamati hai tou uska bhe pehla maqsad yahe hona chaheay kay woh apne bachon ka sochay” (meaning: it is the responsibility of both husband and wife to take care of their

children. It should not be left on husband alone to provide to his children if wife is earning it should be her first priority to think about her children).

Another man whose wife is running her beauty parlour in the market asserted,

“mia biwi ki aik dusre ki taraf aur apne bachon ki taraf kuch zimadariyan hoti hain. Humare beti abhee bohat choti hai lekin hum abhee se us kay mustaqbil ka sochte hain” (meaning: husband and wife has some responsibilities towards each other and towards their children. Our daughter is very young but we think about her future). He added, *“yeh inka farz banta hai kay mein agar paisay save karta hoon tou yeh ghar pey aur beti pey kharch karee kiun keh mein jo bhe kar raha hoon in kay liyeey he kar raha hoon”* (meaning: it is her responsibility to spend on our daughter and household expenditures because I am saving my income. I am doing this all for them). His wife spends her income on household expenditures so that they can save money in a bank account. They intend to shift to Islamabad once they save enough money.

Only one of them had the stance that there should be no financial obligations on a woman just because of the fact that she is earning. He stated,

“humay yeh zabardasti nai karni chahyeey kay aurat agar kam kar rahee hai tou usay ghar mei kharch karna hai. Agar koi majboori hai tou woh karsktee hain aur mere khayal mein mushkil waqt mein aurat he apna sub kuch qurban kardeti hai” (meaning: we should not enforce that if a woman is earning she has to spend at home. If there is a compulsion, she can do it and I think in a difficult time she is the one who sacrifices everything).

5.1.5. Space for Women in Decision Making

I asked my respondents if they involve women in decision making, they were all confused about what I meant by decision making and at what level. When I explained all, except one, said that they sought their input in decisions that are related to their children or decisions that are interpersonal. Decisions relating to public domain can be taken by those who are emotionally strong and have experience of outside world and in their opinion women do not qualify for this because they are emotional. Rubina’s husband argued:

“bachon kay baray mei tou yeh hamesha apni rai deti hain inki schooling ko le kay be fiker mand rehti hain isliye ye ziyaditi hogi agar mei inki bat na sunoon” (meaning: she always

shares her input about anything that is related to children. She is always concerned for their schooling; it would be unfair if I do not listen to her).

“ghar kay andar to biwi ki he chalti hai. Bachay kon say school mein jayee gay shadi pay jana paisey dena kisi kay han bacha paida ho usko dekhne jana paisey dena is sub jaga per tou biwi ki he marzi chalti hai” (meaning: wife rules within the home. Which school our kid will go for, attending weddings or going to see a new born baby and giving money on these occasions, a wife does her own in all these matters).

“ghar mein kia pakay ga yeh sub faislay tou aurat he leti hai lekin bahir kay faislay tou mard he karte hain” (meaning: what to cook at home is decided by a woman but the decisions related to public domain are taken by a man). When asked about the reason, I was told, *“aurateein kabhe bhe acha faisla nai lee saktee hain shayad unki itni aqal hee nahi hoti. Agar tareekh khol kar dekh lein to aj tak kitnay faislay hain jou auraton nay liyeeay hain aur kitnay hain jo kamyab bhe huay”* (meaning: women can never take a sound decision, maybe they are not very intelligent. If you look at the history how many decisions were taken by women and how many of them were successful).

5.2. The Messiah for Women

In this section, I will present case studies of the functionary of AKRSP, the owner of the market and the woman who introduced herself as a member of the women organisation in Hawa market.

5.2.1. Case Study I: The AKRSP Functionary

Agha Khan Rural Support Programme was established in 1982 in Gilgit Baltistan. It started as a non-profit organisation with a mission to improve the quality of life of the people and to bring socio-economic change in their lives. My respondent from AKRSP told me that the vision of the organisation is to create an economically empowered as well socially cohesive and equitable society. In Skardu, it is mainly focused on the projects of women development in the area because there is a lot of local demand for these projects. ARKSP started Hawa market project in 2008 in Skardu after continuous demand from the local women. One of the women who run her beauty parlour in the market has a long and pre-Hawa market association with ARKSP because she was financially supported by AKRSP in her endeavours to train women in stitching and embroidery in the area. This woman started home-based training centre in 2005. Having heard of this, AKRSP visited the training centre and was impressed

by it. AKRSP provided her with sewing machines to expand her training centre so that more girls can get training. This woman is also connected with AKRSP because she attends the various trainings held by the organisation. I was told that this woman along with few other women who are regular participants in the trainings organised by ARKSP floated the idea that there should be a space for women where they can exhibit their work and pursue their career and thus, the conception of Hawa market. This led to the formation of a team consisting of two members, a Project Coordinator from Gender and Development department and Business Development Manager of AKRSP. The task that was assigned to this team was that they would formulate a business plan for women keeping in mind the socio-cultural context of the society. AKRSP defines empowerment as women's ability to be economically independent because they believe that it leads to other kinds of empowerment.

I was told by my respondent that AKRSP did not provide any financial support to the women in terms of loans or shops. They also have no official record of the activities and the project details of Hawa market. AKRSP claims that they have supported women in terms of logistics and also paid their rent for a year after the inauguration of the market. After the market was afloat, they changed their plan and paid full rent of the shops in the first six month of the market's inception, and in next six-month half of the rent was paid by women and another half by the AKRSP. The women were apparently unhappy with this development because they wanted AKRSP to help them financially until they are fully established. My respondent seemed satisfied with the evolution of Hawa market in Skardu and he said that it has expanded in terms of area and number of shops within the market. He also told me that it has eased the mobility of women and they are no longer dependent on the male members of their families to do their shopping. It has also facilitated women because they can get everything that they need in a single market.

My respondent also told me that they had to send community mobilisers to create awareness among people about the importance of women's economic empowerment. Initially, the project faced severe criticism from traders in the larger bazar because they feared that their sales will be affected if this project works. It is now replicated in different bazars in Skardu. He also said that AKRSP has achieved its objective and women are now independent which was not possible previously.

5.2.2. Case Study 2- The Owner of the Market

For the purpose of resolving the ambiguity around the issue of space and control of Hawa

market, I also interviewed the owner of the market. Before embarking on my field work, and during the course of studying the relevant literature I found out that AKRSP takes the credit of this initiative for women in Skardu. However, once I started familiarizing myself with the women in Hawa market, I realized that women were skeptical of NGOs, particularly AKRSP, and did not want to talk to anyone who, in any way, represented them. I also figured out that women gave no credit to AKRSP for this project; hence, I came to know that they only give the credit to the owner of the market and are not pleased to connect the name of Hawa market with ARKSP.

The person who owns the market is in the business of real estate. He buys and sells property and is the owner of a plaza in Hawa market. He told me that he never intended to create a set up for women where they can do their business due to the critique of the people who live in Skardu. He also informed me that women's mobility has never been appreciated since the religion and cultural values impose several barriers on them, and going out in the public space without a mehram⁹ was an un-imaginable idea before the inception of Hawa market. AKRSP is the only organization in Skardu which works on women development projects but before 2008 (the birth year of Hawa market) its activities were confined to empowering women through selling their craft in the market. Even in this case, the presence of the middle person who usually bargains on behalf of women was always problematic. This middle man usually takes his profit and sells the product on prices lower than that of the market. The owner also told me that AKRSP came up with the idea of making it women only space and he was approached by the representatives of AKRSP to persuade him. Initially, he was reluctant to pursue this idea any further of the fear of local people whom he felt would not accept this development. However, after several consultations, he reached the conclusion that he will give his shops on rent to business-women. He told me that his father also took the consent of the local imam¹⁰ on this matter. Since, imam holds an authority over people, therefore, the wave of conspiracies and gossips was over soon. When I asked him about the conspiracies, he told me that people, especially the traders in Ali Chowk, were stark rival of this initiative. They spread the rumours about the market and even maligned the women who were part of this market. The traders in Ali Chowk went to the imam for a fatwa on women's market. The imam sent his daughter to the market to confirm the allegations put on market of women. His daughter cleared all the doubts and the imam announced that since women are not working in

⁹ All those men whom a woman cannot marry e.g. father, brother etc.

¹⁰ Religious cleric

a mixed space, it is not contradictory to Islamic values. Thus, women can continue to work within their space. The sensible stance taken by the imam at that moment saved the drowning hopes of women.

He told me that AKRSP has failed to keep its promises of facilitating the women in the market. AKRSP made a commitment to provide the logistics and rent of the shops for the first year. They only provided the board which hangs outside the gate of Hawa market. He also informed me that not only the rent of the shops, but also the salary of the guard of Hawa market, was not provided by AKRSP. Therefore, they are also blamed for not utilizing the funds for the projects they start and hence, creating their negative image among people who do not trust them. The transaction takes place between businesswomen and the owner directly. He is also responsible for the maintenance of the shops. AKRSP or any other person who is affiliated or who represents AKRSP is strictly not allowed to enter the market.

5.2.3. Case Study 3

During my field visits in Hawa market I figured out that there were internal clashes among women on the issue of affiliation with AKRSP. One reason of clash among women is that they believe AKRSP to be biased towards few women in the market and they also believe that they are not financially supported in their business. All women in the market, except one, told me that at present there is no women organization functioning in Hawa market. The woman, who said me that there is an organization in the market, was insistent on her stance regardless of what other women said about it. It is interesting to note that she is the same woman who was financially supported for her training centre. She told me that Hawa market's internal organisation was established in 2005 with the inception of the market. Recruitment takes place through elections which are conducted after 5 years. The women in the market vote for the president and Vice President for a pre-decided period which could vary from 3-5 years. She also informed me that it comprises of 7-8 members and whoever wants to be a member of this committee has to pay 100 rupees monthly. This money is utilised for the purposes of repairing the building or electricity system etc. According to her, the President of the market listens to the issues of women shopkeepers and takes a decision to resolve their conflicts. Some of the issues which are recurrent and are discussed frequently in the meetings of the committee include customer related problems among businesswomen. She told me that women shopkeepers fight over their customers and most of the time complain that their customers are attracted with same-thing-lower-price formula.

She also defended her position by saying that the meeting of the committee is conducted each month except in winters. Most of the families in Skardu go to the cities in winters to escape harsh weather in the mountains, thus, women who are part of the committee have not returned yet. I was on my field visit in April, so it was not possible to meet other members of the committee which exists according to this woman. On the question of the mechanism of conflict resolution, she told me that women who have problems with each other come face to face and their issues are resolved in the meetings without any delay. Opinion of all members of the committee is asked on the issue but the final decision is taken by Vice President because of her status as a syed-zaadi. It is interesting to note that, this woman reasoned that those who belong to the syed family are honoured in Skardu and they have reputed standing in the society. This is why, the woman who is Vice President has the authority to take decisions because her verdict is respected by other women in the market and no one can question her authority. There is also a separation of public and private domain within the market. She told me that women do not like to discuss their household matters in the committee meetings because they perceive that market is a public place where it is not appropriate to bring out their private matters. Thus, women lack the collective support of other women in their household matters. There are some organisations working on the domestic issues of women so if they need to consult someone they go there to discuss their matters.

She told me that their committee is not integrated with the committee of men traders that addresses the issues of the larger bazaar. She also informed me that there are several markets for women in Skardu now and they had once formed one mutual committee of all these markets to deal with the collective issues of all the women markets, but it did not work. She informed me that women were always fighting on petty issues and had complaints about the President, thus, it was difficult to bring women on one agenda. Consequently, it was decided that each market should have its own women organization which also made it easier to administer.

5.3. Focus Group Discussion

I conducted a focus group discussion with members of anjuman-e-tajiran in Ali Chowk to find out their perspective on women's empowerment, organisational issues, and how women's inclusion or absence from the organisation facilitates or hinders their mutual co-operation. I also wanted to know whether women have the space to take part in decision

making in the public arena and deal with the issues that belong to the public domain. For the purpose of conducting focus group discussion with the members of anjuman-e-tajiran, I was introduced to the Vice President of the organization to whom I explained my topic and the need to take their input on this issue. We fixed a location and time of meeting in accordance with their time availability and convenience. Total four participants were present at designated time and location. In the forthcoming text, I am presenting the outcome of this discussion in thematic format.

5.3.1. Theme 1: Recruitment Process

The organisation was established in 2014 to address the issues of traders in Ali Chowk. I was told that Skardu has seen substantive migration from the surrounding villages, and this has caused increased diversity in the town as the shop keepers are not just from inside Skardu. There were increased clashes between them and to resolve them peacefully, it was inevitable to establish an organization of traders. According to one of the participants,

“pehlay yahan sirf Skardu kay maqami log he thay. Ab ider udar kay ilaqon say bhe bohat log aa gaye hain yahan kamanay kay gharaz se. Pehlay to log khud apnay maslay hal kar letay thay lekin ab zarurat mehsus hui is bat ki kay aik ese tanzeem honi chaheay jo kay sub kay maslay sun sakay aur in ko hal karne ki bhe ehal ho” (Meaning: There were natives of Skardu in the beginning. Now people from other areas have also settled here to earn. People used to resolve their issues on their own in the older days but now we felt the need to form an organisation which can listen to the issues of traders coming from different backgrounds and resolve them).

I was also told that the President is elected by the traders for a period of three years. One of the participants informed,

“baqayidaa elections hotay hain is kay liyeay sub apne ilaqay say umeedwar ko President ya Vice President kay liyeay namzad kartay hain. Jis ko bhe ziada votes milain usay teen saal kay liyeay President muqarar kiya jata hai” (Meaning: Proper elections are conducted in which everyone nominates a person for the position of the President or Vice President. Whoever gets the highest vote is elected as the President for three years).

After three years, elections are conducted again to choose president for anjuman-e-tajiran. When I asked about the qualifications or criteria for a President to be elected in the campaign I was told that,

“President ban ’nay kay liyeeay zaroori hai kay who har aik ki bat ko sunay aur sub ki ra ’aey ko tarjeeh day. Aur jo bhe masla ho usko hal karne ki har mumkin koshish karay” (Meaning: The pre-requisite for becoming a President is that he listens to everyone and gives due importance to everyone’s opinion and tries to make all possible efforts to resolve the matter).

5.3.2. Theme 2: Mechanism of Conflict Resolution

On the question of the sort of issues which are discussed in the meetings, the participants in the group told me that problems of electricity, sanitation, conflicts between shopkeepers and customers are usually resolved in the meetings. According to the Vice President, who was also present in the discussion said that,

“abhee is committee ki waja say tajir logon ko bohat fayida hua hai. Pehle sub apnay maslay khud hal kartay thay lekin abhee sub aik dusray ki madad kartey hain. Iska fayida sub ko he hai” (meaning: The establishment of this committee has benefitted the traders. They used to settle their issues on their own previously, but now they all help each other. It is beneficial for everyone).

The participants also informed me that all the matters are settled through negotiation and in the presence of conflicting parties. One of the participants in the group told me that,

“donu fareeqain ko amnay samnay kartay hain phir har aik apna masla btata hai. President sub ko sun kar akhree rayey lete hain” (meaning: The conflicting parties confront each other and each of them presents their issues. President takes the decision after listening to them carefully).

Another participant added that,

“Sub ka mashwara sun ’nay kay bad he koi faisla lia jata hai” (meaning: Everyone is heard. Final decision is taken after listening to everyone’s opinion).

Thus, the opinion of everyone in the committee matters in the decision making but the final authority lies with the President. I was told that President’s decision is binding upon everyone in the market and all of them have to respect his verdict.

I also asked them, if women from Hawa market are also part of this committee. I found out that no women represented Hawa market in the anjuman-e-tajiran, and according to one of the participants,

“un ki apni alag koi tanzeem mojud hogi humay is baray mei koi ilm nahi hai. Lekin humare tanzeem mein koi aurat member nahi hai naa he un ne kabhe koshish ki hai is tanzeem ka hisa ban' nay ki” (meaning: We have no knowledge about it but they probably have their own committee. But there is no woman in our committee and they have never tried to become a part of it).

5.3.3. Theme 3: Gender Segregation in the Market

Since, the anjuman-e-tajiran in Ali Chowk is not affiliated with any women organisation, there is unawareness about issues that women have to face in their day-to-day dealings. The spontaneous response on the question of the problems that women have to face in the market was,

“auraton kay itnay maslay masayil hain hee nahi agar hotay tou kisi na kisi tarah humay bhe pata chal jata” (meaning: Women do not face many problems, if they had any problem we would have known it somehow).

During my conversation with women in Hawa market, I realized that they were facing issues of electricity, water, and sanitation, thus, I asked the participants about their ignorance of each other's issues. One of the participants told me,

“Bijli aur safai suthrayi ka masla tou yahan har aik ka hai, yeh sirf auraton ka he masla nahi” (meaning: The issue of electricity and water is of everyone here, it is not just women's problem).

Another participant informed me that,

“hum tou yeh bateein aj ap se he sun rahay hain humay is baray mein koi ilm nahi kay yahan kam karnay wali auraton ko yeh maslay hain” (meaning: We are hearing this from you for the first time. We were not aware of their problems earlier).

The President of anjuman-e-tajiran in Ali chowk added that there are cultural restrictions that do not allow men and women to mix freely in the market. He told me that,

“deen kay nazriyeeay say dekha jaye tou humara deen bhe mardon aur auraton kay ese mail jol ko pasand nahi karta. Yeh bohat baree bat hai kay aurateein kam kar rahee hain lekin woh apnay parday mei kam karte hain” (meaning: from the vantage point of religion, it can

be seen that our religion does not allow the free interaction of men and women. It is remarkable that women are working but they are doing so in segregation from men).

He also added that,

“khud in kay ghar walon ko bhe yeh bat pasand nahi hogi kay un kay ghar ki aurateein mardon kay sath bethein” (meaning: their family would not like them to sit with men in the market).

I also found out that the traders in the larger bazaar perceive that the issues of women differ in intensity too. According to one of the participants,

“auraton kay maslay muhktalif hote hain aur itnay baray nahi hote jaise kay humare hote hain. Woh aik choti se market mein kam karte hain, aurateein bhe kum hain tou un ko apas mein he hal karnay mein mushkil nahi hoti” (meaning: The problems of women are different from ours, and their problems are not as big. They work in a small market, there are few working women there so they can resolve their issues more easily).

However, all of them were of the view that Hawa market project is a good initiative to promote women's mobility and their independence. Although it was harshly received in the beginning, and according to one of the participants,

“shuru mein tou har nai chez ko log mushkil say accept karte hain, yahe hawa market kay sath bhe hua. Lekin ab logon mei shoor paida hua hai” (meaning: People do not accept change easily, and it happened with Hawa market too. But now people are more aware).

Another participant was of the view,

“yeh AKRSP ka bohat acha project hai kiun kay humare behan betiyoon ki zarurateein hum se bohat mukhtalif hain, ab yeh asani hogai hai kay who khud jati hain market” (meaning: It is a good project of AKRSP because our sisters and daughters have different needs from us, now it is easy for them, they can easily go to the market).

On the contrary, one of the participants asserted that,

“AKRSP nay yeh project tou shuru kia hai lekin mere khayal mein in ko yahan education pey kam karna chaheay tha sub say pehle. Hunza mein aur yahan Skardu mei taleem ka mayar dekhein agar ap tou ap ko pata chalay kay AKRSP apni community ki taraf ziada tarjeeh deti hai” (meaning: AKRSP has started this project but in my opinion they should have worked

on education. If you look at the quality of education between Hunza and Skardu, you will realize that AKRSP is biased towards their own community)¹¹.

Another participant agreed with him and said,

“sirf yahe nahi, AKRSP jitni bhe workshop karate hai us mein Skardu, shigar kay logon say ziada hunza gilgit kay logon ko train karte hai” (Meaning: Not only this, whenever AKRSP organises a workshop, most of the trainees are from Hunza and Gilgit than Skardu).

He also narrated his own example,

“mera gem and jewellery ka business hai. Aik dafa AKRSP nay aik workshop karaee, aur isme ziada tar log Hunza aur Gilgit say thay. Skardu say sirf mein aur aik do aur log thay. Jub kay 60 per cent gem stone gilgit Baltistan se produce hota hai, aur isme se 40 per cent shigar se laya jata hai, lekin kahin bhe AKRSP nay is bat ko mention nahi kia na he brochure mein Skardu ka nam likha gya” (meaning: I do business of gem and jewellery. AKRSP organized a workshop in Skardu in which most of the jewellers were invited from Hunza and Gilgit. Only few were there from Skardu including me. 60 per cent of gem stones are extracted from Gilgit Baltistan and out of this 40 per cent are extracted from Shigar, however, AKRSP never even mentioned the name of Skardu in their brochure).

¹¹ Hunza is predominantly Ismaili community. Skardu is predominantly Shi'a community.

CHAPTER 6

THEMATIC ANALYSIS OF THE PRIMARY DATA

In this chapter I will analyse the primary data that is presented in the previous chapters. To do this, I will apply the concepts from my conceptual framework to make sense of the raw data presented in chapter 4 and 5 and explain if a concept is applicable or not on the data obtained during this research. The first thing that I wanted to figure out was the causes of women's disempowerment. So, the first concept which looks at the cause of women disempowerment is **feminine mystique**. My data shows that women are trained from an early age to become an ideal wife and mother. Women also perceive motherhood as their first and foremost priority. During my conversation with them, I found out that they strictly adhere to their role of mother and also believe that God has created them as selfless and extremely tolerant being. The response of most of the women shows that they believe that women belong to the household and clearly say that their primary role is that of wives and mothers. The corollary to this argument is that women are brought up in such a way that they take interest in domestic activities and nurture children without any assistance from their partners because they think it is their sole responsibility. The findings of the interviews also indicate that women have internalised the images of happy wife and responsible mother. On the other hand, my interviews with their head of the household to which these women belong also confirmed that male assistance and support in the household activities is antithetical to the development of masculinity. Men are discouraged from getting involved in domestic activities and those who do so are ridiculed for being effeminate. The development and maintenance of masculinity and femininity is ensured by the family from an early age. As a consequence, women tend to assume that femininity is natural which affects not only them but also their families and children. In order to understand this, one has to go back to my data presentation in chapter 4, which shows the responses of women. They frequently mention that even at work, they worry about their children and home, and do their household chores, and their business, without any complain of extra burden. Women adherence to the ideals of this mystique results not only in emotional distress for them but it also affects their physical health. Thus, Freidan's concept of feminine mystique fits into this study for the reasons mentioned above. My study also shows that women working in the Hawa market have internalised this image and none of them have ever tried to peel off the mask of femininity and search new possibilities for themselves, thus, the concept of **feminist mystique** does not fit in the present study.

The second concept that I found applicable in this study is that of **institutional sources of women's disempowerment**. The findings of the study indicate that religion and family reinforce the role of women as wives and mothers and this leaves them incapable to fathom an alternative to their housewife role. Women, in my interviews with them, clearly proclaimed that men are the providers of the family because they belong to the public domain and have more experience and brains as compared to women. It is also evident in their responses when I asked them about their decision-making role in the public domain. Here, I see Sadanberg's concept of **liberal empowerment** highly applicable. The male head of the households interviewed also held the belief that women's work is inferior than that of men. It was also evident from their (head of the household) responses that a mother shares a different bond with the kids, and even if a woman works, she has to fulfil her duty towards her children and home willingly. If a woman does extra work it is said by the men, who are in most cases head of the households, that they are habitual and have a stamina to do more work. Above all, both businesswomen and the male heads of their household frequently referred to the roles ascribed to them in religion which makes them (women) comfortable to accept their inferiority as compared to men (in the popular cultural discourse husbands are symbolically equated with God in the concept of majazi khuda). All this data leads me to argue that the presence of hawa market and participation of women in it as entrepreneur has failed to bestow upon them what Sadanberg calls as liberating empowerment. Therefore, I find this concept applicable in the context of my study.

The women pursuing businesses in Hawa market are now part of the **capitalist system**, however, it has increased their work burden. Women who step out of their domestic space do not challenge the conventional division of labour at home, consequently, increasing their burden. Women in Skardu have always been central to household economy due to their active participation in cultivating land and rearing cattle. With the inception of this market, though women's mobility has increased but their activities have doubled too. As reported by the businesswomen in Hawa market, they still rear cattle, tend the household, and cultivate land which indicates that the labor of women in capitalist system becomes a source of **disempowerment** for them.

To understand the dimensions of empowerment, in the context of present study, I used the concept of **economic empowerment** from Naila Kabeer. The findings of the study show that although women are now economically independent after starting their businesses in Hawa market, they spend it mostly on their children which they also consider their financial

obligation. My assertion here is that this economic independence of women depends on three things, that Kabeer refers to as **resource, agency and achievement**. My assertion is that women's participation in Hawa market has increased their access to economic resource somewhat but it has not resulted in any substantial increase in **women's agency** or discussion making power. The decisions that they are now making within the domestic domain are for the most part in capacity of consultation and not sole decision making. From the vantage point of women working in Hawa market, their priority is their children which implies that they do not spend their earnings on their own well-being or save their money. This is obvious in the case of the women who are married and have children, whereas, the only woman who was unmarried reported to be saving her income in her own account which gives her the liberty to spend it on herself. In terms of resources, women lack financial assets. They have property rights but it is customary not to assert these right. It also ensues out of the roles and responsibilities that society has defined for them. As per women, men are providers of the family which makes them eligible to have more assets than women. Similarly, when it comes to exercising their agency, women clearly lack it in the public domain. Men are considered capable of taking such decisions and the fear of taking the blame of a decision which turns out to be wrong blocks women from using their agency. Thus, women are more confident to take small decisions that are mostly related to purchasing. However, the conventional wisdom is that women are culturally brought up to take responsibilities of their home, and purchasing for their children or home, which results in the fact that such projects only reinforce and expand women's responsibilities. It can also be said that women believe that they are not entitled to occupy decision-making spaces and perceive themselves as someone who does not have the right and capacity to act.

The interviews with the women in Hawa market also confirmed that they are not organised as a group. In the present study, it can be seen that women lack consensus with each other even if come together to form a group. They do not develop critical understanding of their situation and are satisfied with their lives. They have accepted their weakness and inferiority as natural and given. Thus, women do not question their role in the society. It suggests that Kulkarni's concept is concurrent with the findings of my study. Women lack organisation which implies that women lack **social capital** in the public domain which could be utilised for their emancipation and political empowerment. It also very strongly indicates that hawa market has also failed to provide the entrepreneurs working within it Sardenberg's concept of **liberating empowerment**. It is also evident from the responses of businesswomen in Hawa

market that they do not deem it necessary to find out about their rights and in fact believe that their life is complete in all aspects. This not only indicates that women are not **politically empowered**, but it also points towards the lack of **psychological empowerment**. This, thus, supports Andrea Cornwall's concept that without political empowerment, **consciousness raising, awareness of rights, women organization** is not a possibility. This is very clearly manifested in my data obtained from the women entrepreneurs of Hawa market. Although, interview data with women in the market reflects that women perceive that they are more confident and capable of doing certain things in post-Hawa market times. However, they do not take challenges in life, and hesitate to take decisions in the public domain. The businesswomen in Hawa market have a self-image that, a) their well-being is associated with the well-being of their children, b) their primary role is that of a mother and a wife, c) they are less intelligent and capable than their husbands and, d) they are weak, emotional and altruistic whereas, men are strong, logical and focused. Thus, men make better decision makers.

As we see, AKRSP claims that they pioneered this initiative in Skardu. despite the rumours contrary to this fact that circulate around this project. Their main aim was to economically empower women in their lives and to increase their mobility, since, women's mobility before the inception of this project was restricted. ARKSP is a non-profit development organisation which is working in Skardu mainly on women projects. The **liberal empowerment** approach is manifested in the objectives that AKRSP wanted to achieve with this project. My study confirms that in the exercise of development, liberal empowerment is the foremost priority for development organisations because it does not address the core issues of structures that are oppressive towards women development. Hence, Sardenberg's notion of liberal empowerment is applicable in my study. AKRSP intended to increase economic independence of women by creating a space where they can earn for their families. This is also reflected in their ideology which states that women's economic empowerment leads to other kinds of empowerment. It projects the **women in development paradigm** which is discussed in the conceptual framework. Women are not sensitized about their collective issues, they lack organisation. On theoretical level, AKRSP envisions gender equality through this project, however, pragmatically, they have done nothing to ensure that this journey leads to change in consciousness and collective power. The emphasis is on acquisition of material resources, as it will empower women individually, in reality, the

benefits are accrued by families because women put their earning power to the services of their families.

6.1. Significance of the Study

Women subjugation and empowerment has been an important area of research and debate for feminists and activists alike for some period now. Gender inequality is assumed to be a leading cause of women's backward and subordinated position in the less developed countries. Therefore, the solution heralded by development organisation is one that seeks to increase women's participation in the economic activities. Although there is no dearth of research on women's empowerment, yet, in some studies the focus is more on economic growth so the importance of women's empowerment as a multi-dimensional reality becomes secondary. In other studies, the relationship of women empowerment is closely connected with the well-being of family members. Therefore, my study aims to find out how women's integration in a market empowers them personally and changes their views about themselves. The studies reviewed in section 5 have used a very limited notion of empowerment with an emphasis on purchasing decision etc. This study has also investigated as to how women gain control over other aspects of their lives due to economic independence. Another issue addressed in this research is the change that has come about in the inter-gender power relationships in the private and public domain favouring the status of women. This study is a valuable contribution in this regard too.

6.2. Limitations of the Study

The major limitation of the study is that I could have interviewed women entrepreneurs in other markets in Skardu and done a comparative study. This however was not done because of two reasons a) the topic approved for my research was specific to Hawa market, b) time and other resource constraints did not allow me to do that. I planned to do a comparative study for my PhD dissertation.

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ANNEXURE

UCD 1- Women Entrepreneurs in Hawa Market

Personal Profile

Name:

Business:

Age:

Family Members:

Marital Status:

Education:

1. Who is the head of household?
2. Have you had the support of your family/husband in your decision to start a business?
3. What is your perception of empowerment?
4. Has your involvement in Hawa Market, as business person, improved your economic status at household level?
5. Do you have a say in decision making at household level?
 - a. Do you purchase household items?
 - b. Do you have a say in decisions relating to number of children to born?
 - a. Have you taken your share in moveable or immoveable assets in patrimony?
6. Have you ever sold or bought a property?
 - a. Who manages it?
 - a. Is it legally on your name?
7. Do you take decisions about your children education?
 - a. Ambition about your son and daughter career?
8. How your participation in an economic activity, in the public domain, has affected your children and family life?
9. How has Hawa market project changed your perception about yourself?
 - a. Do you feel confident in your ability to take decisions for yourself and your children?
 - b. Your confidence in movement in public
 - c. Your confidence in your abilities to take up new challenges
 - d. Has your attitude towards public opinion about you changed
 - e. Have you gotten interested in figuring out what are your rights and laws that protective of you or hurt you
 - f. Have you gotten involved with other women and women's group? Sense of solidarity with other women
 - g. Do you think you have started greater resistance to any kind of violence inside and outside the house
10. How do you manage your time between house and workplace?
 - a. Who take cares of your children?
 - b. Who does the household chores?
 - c. Does your husband help you in managing and taking care of children?
 - d. Does your husband share your burden in the house?
 - e. Do you feel over burdened or tired of your work?

- f. Has your work increased your workload?
- 11. What difficulties do you face, as a woman, to work in the public domain?
- 12. How has your work affected your mobility?
 - a. Mobility to market
 - b. Mobility to health care centres
 - c. Mobility to natal relatives
- 13. Has your involvement in hawa market, as an entrepreneur, given you the freedom to take decisions about your own well-being?
 - a. If yes, how?
 - b. If no, why?
- 14. Do you vote according to your own will in the national and provincial election?
 - a. How many times have you voted?
 - b. Which party do you give your vote to?
 - c. Why do you support this party?

UDC 2- Women who left the Market

Personal Profile

Name:

Age:

Marital Status:

Education:

Professional Profile:

Occupation:

Type of Work:

Income:

1. Tell me about the business that you did in Hawa market?

I was a helper in a garment shop in Hawa market. I worked there for almost 8 years. I always wanted to start my own business because there was more profit in that.

- b. why you did the business?
- c. from where you get to know about the project?
- d. Ownership of shop
- e. Income earned

2. Impact of economic activity on your household?

- a. Positive
- b. Negative

3. Did you consume the income that you earned on yourself?

4. Where did you spend the money that you earned?

2. Why you had to left the market?

- a. Reasons
 - b. When you had to leave the market
 - c. What were the problems
 - d. What were the effects of those problems on your life
 - e. Was there no way to solve those problems
3. Would you be a part of any project that works for women development in future?
4. Do you think it's important for women to be economically independent?
- a. Impact on her well-being
 - b. impact on other members of the household
4. What is your opinion about Hawa market project generally?

UDC 3- Representative of AKRSP

1. When was the organization came into being?
- a. In decade of 70s b. Decade of 80s c. Decade of 90s
2. Mission of the organization
- a. To improve quality of life for local people b. to bring socio-economic change in society
 - c. Any other
3. Vision of the organization
- a. empowered and economically prosperous society b. Socially cohesive and equitable society
 - c. Other
4. What are the projects that this organization is working on in Skardu?
- a. Energy b. Infrastructure c. Women Development
 - d. Agriculture e. Other
5. What is about Skardu that makes it conducive for these projects?
- a. Demand for these projects b. Pressure from Donor organizations c. Other
6. From where you get funding?
- a. International organization b. Self-funded c. Government d. Other
7. When was the Hawa project launched?
- a. 2008 b. 2010 c. 2012 d. 2014

- a. Expanded in terms of area
- b. Numbers of shops have increased
- c. A particular kind of business has expanded

18. What kind of business activities are carried by women in Hawa market?

- a. Handicrafts
- b. Beauty Parlour
- c. Clothes
- d. All

19. Who are the clientele of Hawa market?

- a. Young girls
- b. Married Women
- c. older women

20. The ultimate end of Hawa market project that AKRSP seeks?

- a. economically empowering women
- b. Politically empowering women in and outside household
- c. Improving self-image of women
- d. other

21. Time span to achieve that end

- a. 5 years
- b. 10 years
- c. 15 years
- d. Not sure

22. How do you compare this project with other projects that have been launched by AKRSP for women development in Skardu?

- a. satisfactory
- b. Not very satisfactory
- c. Failure so far

Why so?

23. What kind of social convincing has to be done by AKRSP before starting this project?

- a. Religious input was taken to convince people awareness among people
- b. Community mobilizers created
- c. Other

24. Did anyone oppose the idea of women working in the market?

- a. Yes
- b. No

25. Who opposed this idea?

- a. Household heads
- b. Traders in Ali Chowk
- c. Clerics
- d. Other

26. How do AKRSP define empowerment?

- a. Process of making choices about one's life relations
- b. Process of transformation in power relations
- c. Ability to make decisions
- d. Making women self-reliant and economically independent
- e. Improving women self image

If a), then ASK

27. Sort of choices

- a. whom to marry
- b. Number of children to born
- c. Purchase household items
- d. Children education
- e. Other

Why this particular criteria?

28. What do you understand by power relations?

- a. They exist at household level subordinating women status
- b. They exist at level of state and supports male domination
- c. Both

29. Has women involvement in Hawa market changed power relations at household level?

- a. Yes
- b. No

If, yes, HOW?

- a. Women status has improved at household level
- b. They have more bargaining power
- c. They have control to take decisions about their lives

30. How has women involvement in Hawa market changed power relations in public domain?

- a. women have started voting
- b. Gotten involved in community work or started their own organisation
- c. Somebody from women stood for union council election
- d. other

31. Why do you think that empowerment will be possible through bringing women to market?

- a. Economic empowerment will lead to empowerment in other sphere of life
- b. It will change the self-image
- c. It will connect them with other women, thus building their social capital

32. Why have you named this project “Hawa Market”?

a. It’s significance

33. Do you think that Hawa market will be integrated with other markets in future?

a. Yes

b. No

c. Not sure

If, No, Reasons?

a. Cultural resistance

b. Religion

c. Other

34. What are the some of the successful or failed projects launched by AKRSP in Skardu?

a. How the success impacted on the development of local people?

b. Why a particular project failed?

UDC 4- Memembr of Anjuman-e-tajiran

Name:

Age:

Occupation:

Education:

Marital Status:

1. When was this organisation formed?

a. Who were the founding members?

b. What were their backgrounds?

2. What is the recruitment process?

a. Do you allow women outside Hawa market to be a part of this organisation?

3. How many members?

4. Is there any membership fee?

5. Who are the office bearers?

a. What are the responsibilities of office bearers?

b. Selection process

c. Tenure

d. Is it by rotation or any other system?

5. Sorts of issues that are resolved in meetings?

a. issues that are disputed again and again

b. When does the organisation meet?

6. What is the mechanism of conflict resolution?
 - a. Who takes the decision?
 - b. Input of general body taken or not
 - c. Time span in which decision is taken
7. What is the last issue that was discussed in the meeting?
 - a. What was the outcome?
8. Does the organisation supports and resolves the issues of women outside Hawa market?
 - a. If not why?
 - b. how can they provide support to other women and work for collective empowerment
9. Is there any woman from Hawa market, a member of anjuman-e-tajiran?
 - a. If not, why?
10. Complications or problems arising because of mixed membership of anujuman-e-tajiran?
11. What is your opinion about women's economic independence?
12. What are the advantages or disadvantages of not involving women in anjuman-e-tajiran?

UDC 5- Heads of the Households

Personal Profile

Name: _____ Age: _____
 Marital Status: _____ Gender: _____
 Education: _____
 Relationship to woman working in Hawa market: _____

Professional Profile

Occupation: _____ Type of Work: _____
 Years of working: _____ Monthly income: _____

1. What were the considerations when the family had to decide if she should/ should not work in a market?
2. Adjustments that had to be made by members of the family?
3. Who took the decision?
4. What are the financial obligations of woman working in Hawa market?

5. Does she pool in income for household expenditures?
 - b. how are expenditures divided between husband and wife
7. What are the problems that have arose since she started working Hawa market?
 - a. How is it resolved?
8. How has her involvement in Hawa market affected your household positively or negatively?
10. Has the workload of everyone in the household changed in any fashion?
 - a. Do you help her in household chores?
11. Ever since she started working, there has been any kind of social commentary from the society?
12. What has her personality changed?
13. What is your opinion about this project?
14. What do you say about women's involvement in market and how it affects their lives?
15. Do you regard her say in decision making?
 - a. matters in which she is asked for her opinion
16. How her involvement in Hawa market, as a business person, has changed people's perception about her?
17. In your opinion, would you want your daughter or other female member of the family to work?

