

## **Socio-Economic Empowerment of Women: A case study of Sohan, District Islamabad, Pakistan**



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By

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## **DEDICATION**

The mothers of Muslim's nation, Hazrat Ayesha-The Scholar (PBUH, "Peace Be Upon Her") and Hazrat Khadijah-The Businesswoman (PBUH), role models for Muslim women in the world.

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## ACRONYMS

ADB	Asian Development Bank
AKRSP	Agha Khan Rural Support Program
CDP	Community Development Project
GDI	Gender-related Development Index
GEM	Gender Empowerment Measure
GII	Gender Inequality Index
HDI	Human Development Index
KPK	Khyber-Pukhtunkhwa
MTDF	Medium Term Development Framework
OPP	Orangi Pilot Project
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organisation
UNIFEM	United Nations Development Fund for Women
UNICEF	United Nations Children's Fund

## **ABSTRACT**

This research has been conducted using qualitative method to assess the impact of the community development project, Sohan on socio-economic empowerment of women especially at household level. Research was done in suburbs of Islamabad, which is the capital city of Pakistan.

The data was collected both primary and secondary sources. Primary data was gathered from the Sohan village using the semi structured interview. The interviews were focused on the women who have completed their training from Community Development Project, Sohan, and starting their own business at small level.

A sample size of 22 women's respondents was selected to conduct this study. The study also used focus group discussion with 3 female staff of the project. Researcher observations were also used as additional information source for primary data collection for this study.

For secondary data collection literature reviews based on socio-economic empowerment of women was included in order to support the study findings.

Finally the study concluded that community development project has played a vital role to improve the living standard of women of this area. As a result income level and decision making capacity of women has been enhanced.



## **CHAPTER ONE - BACKGROUND**

### **1.1 Introduction**

This study has been carried out a partial requirement of Master degree programme 2011-2012 of Management of Development (MOD), specialization in Rural Development and Gender at Van Hall Larenstein University of Applied Sciences, part of Wageningen University and Research centre. This study gives an insight of the research, problem statement, main and sub questions, objectives and concepts of socio economic empowerment of women.

Total six chapters have been included in this research report. In first chapter, brief introduction, background of the study, statement of problem, objectives, main and sub questions, hypothesis, significance and limitation of the study have been included. The second chapter describes literature review regarding the socio-economic empowerment of women. The third chapter covers methodology, research design, nature and source of data, data collection technique, selection of the study area, sampling procedure and method of data analysis. Chapter four and five give insight of the findings and discussion of the research respectively. In the last chapter six, conclusion and recommendations have been presented on the basis of findings of the research to improve the services of the Community Development project Sohan.

### **1.2 Background**

Pakistan is a developing country and its total estimated population in 2011 was 177.1 million, out of which 67.7% live in rural areas (Ministry of Finance, 2011). Its borders are with India to the east, China to the north, Afghanistan and Iran to the west. The country is divided into four provinces.

Pakistan has a literacy rate of 57 percent, well below neighbouring countries like Sri Lanka and India. The gender gap is also telling, with literacy at 69 percent for men and 45 percent for women. There is also an urban-rural divide: in urban areas the literacy rate is 74 percent, compared to 48 percent in the rural areas. Similar inequalities also exist between the provinces, with literacy in the Punjab and Sindh at 59 percent; but only 50 percent in Khyber-Pukhtunkhwa and 45 percent in Balochistan (Ministry of Finance, 2010). People are living in scattered and interior villages with low subsistence level. Rural population is deprived of basic necessities of life (Mazhar Arif, 2004).

In South Asia, Pakistan is the country with the widest gender gap and discrimination against women continues to persist in all walks of life (UNICEF, 2006).

Patriarchy is the dominated social system in Pakistan. This system supports the rigid division of labour and restricts women's freedom of movement. It strictly defines women's role in everyday jobs. Status of common woman is associated with her family and she plays vitally important role in family by bearing and rearing children and caring elder family members. Women are more vulnerable due to their heavy traditional work at household level. This has physical and psychological implications which heavily tax their health. Women are not allowed to go outside alone to participate in social activities without permission of the parents/husband. In Pakistan, socio-cultural values and norms strongly influence women's position in society (Klein and Nestvogel, 1992). There is greater disparity between women and men in the field of education, health, employment, political participation, decision making, job opportunities and access to resources. Kabeer recognises that the choices open to women are often limited compared to men of the same community – a manifestation of gender inequality – and that women can internalise their lesser status in society (2001: 24). The position of women in the family and in the society is not considered satisfactory in the system where women are discriminated (Tisdell, 2002).

Batliwala (1994: 130) defined women empowerment as “the process of challenging existing power relations and of gaining greater control over the sources of power”. On the other hand Kabeer (2001: 20) is of the view that empowerment entails changes in the terms on which resources are acquired as much as an increase in access to resources. A major access-based definition of women's empowerment appears in Pakistan's Medium Term Development Framework (MTD 2005–2010, which states: *Empowerment encompasses access to options, information, education and resources; decision-making power and authority; and control over one's life* (Planning Commission, Government of Pakistan 2005).

Ministry of Social Welfare and Special Education is a federal government organization. It was established in 1976. In September 2004, Federal Ministries and Divisions were reorganized and Division of Social Welfare and Special Education was given a full-fledged status of the Ministry. Thereafter, activities and areas of interest of the Ministry have assumed new dimensions. Now Ministry provides an enabling environment and tangible opportunities, through policies, programs and projects that could contribute in poverty alleviation and promotion of social progress and social justice in the country by addressing the needs of the marginalized and vulnerable segments of the society. In order to achieve its stated objectives, the ministry has established number of programmes/projects for empowerment of men and women.

Community Development Projects (CDP) are set up by the Ministry of Social Welfare and Special Education in a given jurisdiction to provide various services for the well-being of marginalized segments of the society (specially focused on women). Major services include; skill development training (computer, beautician, sewing, embroidery

and electrician etc.), basic health services, adult literacy and recreational services for women in rural areas of the country. Different certificate/diploma training courses are offered in these centres for men and women. One, among these projects, includes CDP Sohan, which is established in the suburbs of Islamabad (Capital city of Pakistan).

The main objectives of this project are:-

- To provide the services for the community accordance to their need assessment for their socio-economic development without disturbing their cultural values.
- To provide skill development trainings to enable the male and female to improve their socio-economic status.

Skills training tool can play a vital role in the life of the women. Skill development may be defined as a process to acquiring and sharpening capabilities to perform various functions associated with their present and future roles (Tripathi, 2003). Moreover, literature suggests that human capabilities can be improved through better education and training (Haq, 2002).

The population of Sohan comprises of three major races/tribes. They include Pashtoon kinfolk, the Raja tribe and the locals. They are divided into two classes, i.e. the so called *low-class* and *High-class*. The situation for women belonging any of the two classes in terms of their mobility, social and economic empowerment is not favourable in the whole area. However, it is slightly better for the women of high class whereby, they can go outside without much restriction on their movement, have the urge to learn new skills and become economically productive. The women from high class however are better off comparatively in terms of above-stated indicators. They are gradually become moderate and coming forward to get education to atleast higher secondary level and beyond and also get skill development trainings and becoming economically productive.

### **1.3 Problem statement**

The Ministry of Social Welfare and Special Education established a Community Development Project in the suburb of Islamabad in an area named *Sohan*. The main objective of its establishment was to provide such services and skills that could achieve the goal of women's empowerment in its area of jurisdiction. Since its inception, the project has claimed to have taken a number of affirmative actions for socio-economic empowerment of women. These actions mainly included provision of opportunities that are available for women in the form of micro credit, financial assistance, women entrepreneurship and so on so forth. However, there exist no independent or third party study to evaluate their claim and to assess the impact of CDP that it has yielded on the lives of women in their respective areas of jurisdiction. The main reason for not

having this type of study is due to the fact that it requires substantial financial resources to be able to commission such a study. However, there is a dire need that the impact of CDP is assessed to arrive at real-time conclusion. The present study will not only provide an opportunity to conduct Third-party evaluation but also take stock of strengths and weakness of the project's services and give it a feed-back on the basis of prevalent trends of women's empowerment on such small scale level. Besides, this study will help other small-scale projects of similar nature to learn from the strengths of this initiative as well avoid those steps which are retarding its progress.

#### **1.4 Objectives**

To assess the impact of the community development project, Sohan on socio-economic empowerment of women especially at household level.

#### **1.5 Main question**

To what extent has knowledge and skill development training in the project improved the socio economic empowerment of the rural women?

##### **1.5.1 Sub-questions**

- What factors are causing women's disempowerment?
- To what extent has the skill development training enhanced the women's capacity to contribute to household income?
- How has the project improved women's confidence to start their own business?
- To what extent has the project increased women's capacity to access and control credit?
- How does the project improve women's ability to make decision within the household?

#### **1.6 Hypotheses of the study**

Hypothesis is a statement which is based on our perceptions, assumptions, knowledge and concepts. In order to assess the impact of this study on socio-economic empowerment of women and to address the main objectives, the following hypothesis was developed:

Hypothesis: Access to skill development training and micro credit likely improve the livelihood of the rural women by increasing income level, saving, employment

opportunities, decision making capacity, mobility and change in gender relation in the Sohan project's jurisdiction.

### **1.7 Significance of the study**

The results of this study will serve for academic and practical purposes. Besides, it will provide information on the strengths, weakness of the project, its services, and role of the staff and factors which should be addressed to improve the services of the project. The study will generate a basic information and data which may also be used subsequently by those who wish to assess the impact of the project and this report may be used as a project-related literature or reference material.

Such types of services also exist in other parts of the country and this systematic study may also help the administration of those projects to improve their services and its recommendations may help them to either initiate new programmes or improve the existing programs. The report will be used by the policy makers of the ministry to keep in mind the identified strengths and weaknesses while chalking out similar projects in future.

The outcome will act as input information in writing report regarding achievement of MDGs related to eradication of poverty and issues concerning gender and women empowerment. The findings will send out positive signals regarding such services in the rural communities especially when the results of such training on women's lives will be presented.

Pakistan Bait-UI-Mal (PBM) and similar type of grant-giving agencies will also be attracted to invest in this field of poverty alleviation after seeing their positive contribution on the lives of trainees of the project. PBM will especially be better placed to advocate to its Board of Directors to canalize more resources for this segment of society. Lastly the project will be better placed to advocate for its expansion and the general public will be more receptive to such type of services.

### **1.8 Limitations of the study**

The study covered only a small geographical area known as *Sohan* in the suburb of Islamabad.

The scope of the study was restricted to women entrepreneurs and those who were not involved in any sort of enterprise activity were not interviewed leaving a doubt in the minds of readers about the biased attitude of the researcher. However it is made clear that since the study is aimed to discuss the impact of training on women who were involved in some kind of enterprise, therefore this set of respondents were main taken

as an automatic choice of the study and not by researcher's choice. Furthermore, male trainees could not be interviewed due to study limitations. The researcher was a male and it was not possible for him to do interview with women entrepreneurs without their family member in rural areas.

The sample size for the study was restricted to 25 interviewees to allow for a detailed extraction of data within the available limited study period. Given the available limited time, it was not possible to visit all the key stakeholders, especially grant-giving agency Pakistan Bait-UI-Mal to come to know about their feed-back on the quality of service. Therefore the study is unable to present any recommendation on this very important aspect concerning those trainees of the project who are not seen economically active.

## **CHAPTER TWO - LITERATURE REVIEW**

The concept of women's empowerment, being multidimensional in nature is a complex concept. It has differently been defined in different societies, regions and eras. In this chapter word empowerment will be explained in different views. Therefore this concept has different and varied meanings in different societies. Thus a 'consensus meaning' is in the process of evolution and therefore constantly being defined, re-defined with the attempt to bring clarity in its concept and to have a widely acceptable definition. Mainly, it is linked-up with gender equality and equity which seems very much vital to women's empowerment and its final and ultimate goal. Providing educational opportunities, bringing labour reforms, access and control over micro-credit and resources, decision making powers, control over births are all the various steps leading to women's empowerment in varying and multiple contexts.

### **1.1 Empowerment's concept**

As mentioned above, developmental workers and social scientists greatly acknowledge that the concept of women's empowerment is of complex nature since multiple interpretations depending upon the context exist. For example, Mason and Smith in a study of five Asian countries found that gender relations are heavily influenced by community norms and values (2003). They found that community in the five countries studied was a far better predictor of women's empowerment than individual traits. It was found that empowerment is inherently multi-dimensional and complex as women may be simultaneously empowered in some spheres and not in others (Mason and Smith 2003, also Kishore and Gupta 2004). This means that community norms and values weigh a lot in determining women's empowerment in a particular community. To bring a change in these determinants must be altered if the dream of meaningful change is to be achieved.

A study conducted in Pakistan with the partnership of Shirkat Gah (NGO) by Women's Empowerment in Muslim Contexts (WEMC) project (2010) considers power as the driving force that excludes and marginalizes individuals and groups. Farida Shaheed in her study of gender, religion and the pursuit of justice suggests that in Pakistan, Islam has changed from a purely religious identity to a system that dictates all aspects of life (2009). Shaheed also narrated that politics and religion are the real force which dis-empower women in the name of culture, religion and tradition and are capturing state power. Further Nathalene Reynolds has also supported this argument who argues that issues "specific to the Pakistani context, in which governments during brief democratic interludes have struggled to keep the social structure intact" must be examined in order to understand the issues of gender equality in the country (Reynolds n.d.).

World Economic Forum data has also included fundamental human rights idea in the ways to achieve women's empowerment. The past three decades have witnessed a steadily increasing awareness of the need to empower women through measures to increase social, economic and political equity and broader access to fundamental human rights, improvement in nutrition, basic health and education (Lopez-Claros and Zahidi 2005). The author has also added the elements of access to health, education and nutrition in social empowerment and blended it human rights, social, economic and political equity.

The United Nations Development Fund for Women (UNIFEM) has drawn a framework of women's empowerment to develop seven principles which include: (1) Leadership Promotes Gender Equality, (2) Equal Opportunity, Inclusion and non-discrimination, (3) Health, Safety and Freedom from Violence, (4) Education and Training (5) Enterprise Development, Supply Chain and Marketing Practices, (6) Community Leadership and Engagement, (7) Transparency, Measuring and Reporting (UNIFEM 2004). It is clear that the women's empowerment is a broad and expanding concept which includes increasing women's equality in all spheres such as legal, political, economic and social.

Since the concept of empowerment is vaguely defined therefore it is debatable that what to be included in principals of women's empowerment because it means different things to different people and different cultures.

## **1.2 Self-empowerment**

As discussed above, power is a comparative term having complex concepts with different interpretation by different individuals and at different times in their lives. Bushra Zulfiqar argues that empowerment is a highly relative and complex concept with different articulations for different individuals (2010). Zulfiqar supposes that issues of empowerment may not address at an individual level and empowerment relates to state of mind which has to come from within and cannot be given by the external actors. This argument seems pertinent as we can observe that even within the same social, economic, educational and cultural background different female individual's act differently with a different authoritarian level. Some show submissive behaviour and surrender to the social values, whereas, others show more power and exertive behaviour and dominate the situation and thus 'show' the level of power or empowerment. However, the external actors provide space to women to exercise this inner power. These factors primarily include government, parliament, civil society and development partners. However, women's capacity to exercise power or choices is constrained by gendered conception of femininity.



## 2.3 Measuring empowerment

Women's empowerment is an abstract concept. Being intangible, its measurement is even more complicated. Any measurable variable employed to measure it leave out the personal feelings and telling details and subjective experiences that could give us the complete picture. Having said this, yet it is important to somehow measure the empowerment to have a broad picture as it will be helpful for policymakers in terms future interventions to enable them to tailor interventions based on that what emerges out.

In this backdrop, there exists a history of devising a tool for measurement of empowerment. As a pioneer, the tool which was used to measure the extent of inequalities between men and women called Gender Gap Index (GGI) which takes into account four aspects i.e. economic participation and opportunities, educational accomplishment, political empowerment and health and survival.

The Human Development Report (1995) states empowerment as one of the four essential components of the human development paradigm, the others being productivity, equity, and sustainability. Empowerment has been described that fully participating of the people in the decisions and processes which shape their lives. In this report UNDP introduced two measuring tools. These included (1) the Gender-related Development Index (GDI) and Gender Empowerment Measure (GEM). Both aimed to highlight the status of women. The former uses the same variables as the Human Development Index (HDI). However, it highlights inequality between men and women in three areas; (i) life expectancy, (ii) education, and (iii) estimated earned income. The second, the Gender Empowerment Measure (GEM) measures women's participation in economic and political life of country. In 2010, these were superseded by the Gender Inequality Index (GII), “a composite measure reflecting inequality in achievements between women and men in three dimensions: reproductive health, empowerment and the labour market,” GII takes into account and portrays disadvantages faced by women and girls in these three fundamental aspects of human existence, and thus “better expose differences in the distribution of achievements between women and men” (UNDP 2010). Although, such indicators may provide basis for putting in place some interventions by the government and other development actors but they do not reveal the invisible, hidden and un-described dimensions of empowerment and women's daily life.

In an attempt to measure women's empowerment as a variable in international development, Malhotra, Schuler and Boender (2003) proposed six dimensions of empowerment: economic, socio-cultural, familial-interpersonal, legal, political and psychological. However, such a measurement is complex and capturing its essence is difficult with multiple contexts. Each dimension is so deeply inter-linked with all others

that even identifying relationships between them is a herculean task. The difficulties of measuring such a malleable, fluid, and fragmented, concept were noted in a study of the determinants of empowerment in Southern Punjab (Chaudhary and Nosheen 2009). Its authors argued that questions of how empowerment is to be measured remain unanswered, and no rigorous method has been devised. They pointed out that there is a proliferation of outcomes and in the absence of clear form of measurement, it is difficult to specify exactly what the determinants of empowerment are in a given context. In Pakistan, for example, they pointed out that women's empowerment has regional and religious attributes which interact with patriarchal traditions of women's subordination. This in turn, leads to malnutrition and shortfalls in women's education.

Chaudhary and Nosheen concluded that since the notion of empowerment varies from region to region and culture to culture, its determinants and measuring methods must also vary. It is therefore suggested that a multivariate analysis is required. Other factors included the joint family system, women performing any economic activity, having a bank account, control over finances, excursion activities, marital status, caste, and religion etc., are extremely important besides their statistical significance. The large number of determinants of empowerment in varying contexts is daunting. Therefore, any tool to be used has its limitation and therefore inconclusive and cannot capture the full extent of women's empowerment at all levels and in every social, cultural, economic and political context.

## **2.4 Economic empowerment through credit programmes**

In the recent years, micro credit programmes targeted to the poor have become very popular amongst government, donors and NGOs. Most of these programmes target the women because they have less access to credit, wage, labour market and unequal power regarding decision making at the household level. In regard of women's economic empowerment, there has been a change in policies of the countries and now they are focusing on special credit schemes instead of providing financial assistance to women. Credit schemes are seen as having the potential to link women with the formal banking sector and thereby integrating women in mainstream development (Von Below et al, 1995).

However the ability of credit schemes to stimulate women's empowerment is discussed everywhere. Many credit schemes tried to follow the model of the Grameen Bank of Bangladesh which is the well-known and successful example of these small scale credit programs for the poor. By establishing women's small groups based on joint liability, problem of collateral of poor borrower's women and high administration costs are overcome. In the context of Bangladesh, Al Mamun (2005) discusses that "during the last two decades, micro-credit approach has been increasingly incorporated in the

development discourse. Specially the credit is given to the women and the popular belief is that women are benefited and empowered and are being acknowledged for having a productive and active role and thus it is the gateway of gaining freedom for themselves.”

It has been observed that all credit programmes focus on input delivery, measuring success in terms of how much credit is delivered to women and by taking high repayment rates a substitute indicator of the success of these loans. Goetz and Sen Gupta argue that donors interests in seeing the development of financially self-sustaining credit programmes has led to quantitative goals for credit delivery and recovery supplanting more qualitative and elusive social change objectives (Goetz and Gupta, 1996). However, access to credit programmes is very important and financial institutions can play a big role in it. While developing credit programmes, financial institutions should focus on savings programmes linked to credit provision and strategies to ensure women’s easy access to the programmes.

According to Jan and Hayat (2011) that “it is now globally accepted that sustainable development is possible only, if the beneficiaries of the development Program participate in the process of development. This is why micro-credit schemes, especially for women, are kept as an important component of the development Programs in Pakistan”. Now-a-days many government financial institutions in Pakistan have started micro-credit programmes for women on specific interest rate and they have opened special counters to facilitate the women as per government policy. Through these programmes, poor women are targeted to improve their living standard and get them out of the poverty. There is a clear positive association between micro credit and women’s empowerment. White (1992) recognised that micro credit program has a positive impact on women empowerment, the largest part of the existing studies promotes a vision that micro credit contributes towards women’s empowerment.

Zaman (2001) reported that micro-credit played valuable roles in reducing the vulnerability of the poor, through asset creation, income and consumption smoothing, provision of emergency assistance, and empowering and emboldening women by giving them control over assets and increased self-esteem and knowledge.

In Pakistan few studies have been carried out regarding the micro credit and women’s empowerment, one review based study was done by Malik and Luqman (2005). They state that “from the previous research studies it was concluded that micro finance and micro-credit programmes has the potential and powerful impact on women’s empowerment. Although these were not always empowering all women, most women did experience some degree of empowerment because it was a complex process of change experienced by all individuals somewhat differently and varied from culture to culture. Micro credit programmes had both positive and negative impacts on women’s empowerment and eradication of poverty throughout the world.” There are different viewpoints regarding women

empowerment with the help of micro credit and some cases women are unable to use the micro credit to empower themselves. In this regard, Goetz and Gupta (1996) said that “most programs could not ensure that women retained control over the money. Women commonly hand over control of the loan or invest it in a family enterprise”.

Further, MacIsaac (1997) said that “most women borrowers have only partial control over loans, or have relinquished all control to male members of the family. This has serious implications for the impact of gender equity. However, this is not to say benefits are non-existent. As part of a broader effort to raise awareness and mobilize women, credit could play an important role as an “entry point” to strengthen women’s networks and mobility, increase their knowledge and self-confidence, and increase their status in the family.”

## **2.5 Microfinance and women’s empowerment**

Microfinance is a kind of banking service which is usually provided for small scale businesses to the people falling in low income strata. It provides both financial and non-financial services. Microfinance is a very useful tool to generate self-employment for the poor people particularly focusing women in developing countries. In a number of countries, efforts had been made to use this tool for to alleviate poverty. The most important feature of micro financing is that it offers small scale financing without any collateral. Only personal guarantee is considered sufficient. Grameen Bank of Bangladesh is considered the pioneer which brought this type of banking under an institutionalized arrangement. In Pakistan, this type of banking with an institutionalized framework was introduced by Agha Khan Rural Support Program (AKRSP) and Orangi Pilot Project (OPP). Currently, microfinance is not offered by any commercial bank in Pakistan, rather it has become the domain of non-governmental sector with a major NGO activity. At present five schedule banks also are offering microfinance facilities in Pakistan. However they are stringently been regulated by the State Bank of Pakistan (SBP) but the beneficiaries are not exploited.

These services mainly focus women from rural and low income groups. Prime objective of this service is women’s empowerment by influencing their decision making power at household level and their overall socioeconomic status (Rehman and Khan, 2007). Hashemi et al. (1996) narrated that microfinance has positive effect on empowerment even controlling for women’s independent contributions to household income (Pitt et al., 2003b; Cheston and Kuhn, 2002).

Since this study, besides other objectives, aims to investigate the role of microfinance in women’s empowerment at household level in the jurisdiction of Community Development Project *Sohan*, therefore the literature review of Micro-finance is importantly relevant with this study to measure the impact of microfinance at household level in comparison to other socioeconomic determinants.

Numbers of evaluative studies have been conducted to measure the impact of microfinance on different aspects of community and family lives, and women's empowerment in South Asia. Some relevant studies to this paper include that of Hunt and Kasynathan (2002) which illustrated that microfinance programs for women have positive impact on economic growth by improving women income generating activities in Bangladesh and one state of India. The study found that women have low access to markets therefore most of the women do not have control over their loans. Study also found that credit has important impact on female education, marriage practice, mobility, violence against women and self-respect. In another study, Malhotra et al. (2002) highlighted economic, social, familial/ interpersonal, legal, political and psychological dimensions of empowerment and are of the view that empowering themselves is not only the responsibility of individual women. Government and other institutions should promote policies that increase empowerment and ensure gender equity through political and legal reforms.

Microfinance programmes have vital role to enhance the women's economic autonomy at household level. Cheston and Kuhn (2002) stated that microfinance programs have the potential to transform power relation and to enhance women empowerment. With the increasing number of lending agencies and the number of beneficiaries, it can be argues that women access to financial resources has been substantially increased, yet this arrangement is not enough to empower women and improve their well-being. Women's control over the funds, decision making, right to mobility, access to health facilities, improvement in food in-take to the level of balanced diet, right to birth spacing and family planning and many more issues are the strong barriers towards women's empowerment. Unless these barriers are crossed, the dream of women's empowerment can never become a reality. This needs a strong political will with affirmative and revolutionaries steps in the economic, political and social arena as Chaudary and Nosheen (2009) narrated that woman empowerment is one of the important issues of development policies in under-developed countries as empowerment has multidimensional determinants along with many socioeconomic factors and cultural norms.

Rehman and Khan (2007) have also narrated in a study in Bangladesh that collateral free loans in the shape of microfinance is an effective mechanism for poverty reduction, improvement of other indicators like health, education, legal rights, sanitation and to uplift their lives. Microfinance programmes always targeted the women because they live at homes with no assets. Microfinance programmes can improve self-confidence, security and socio-economic status of women at household and society level.

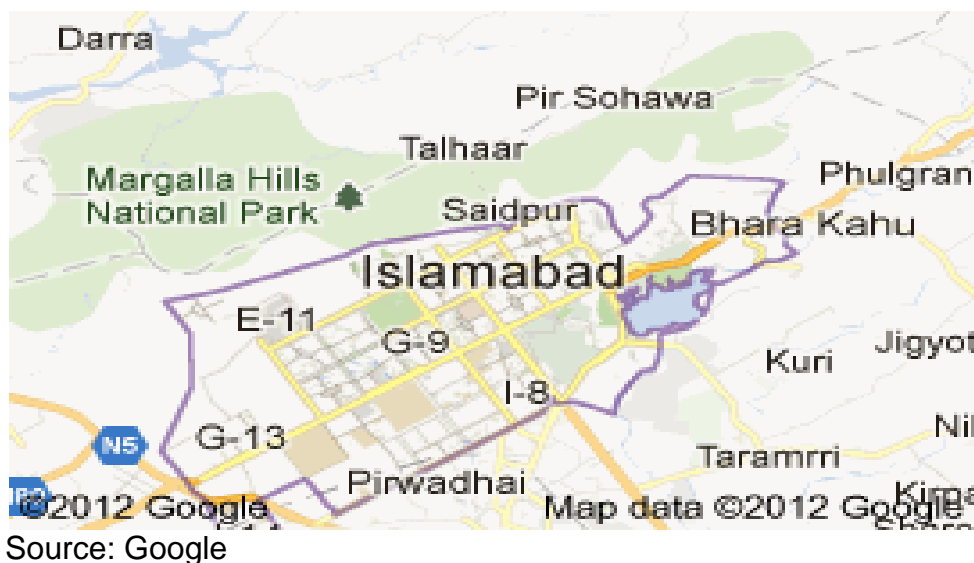
## CHAPTER THREE – METHODOLOGY

### 3.1 Selection of the study area

This study was carried out in Islamabad District of Pakistan (refer to figure 1). Sohan was chosen for the research conducting as it is located in the rural area of Islamabad District. It is administered by the union council Sohan. Ministry of Social Welfare and Special Education has a project in this village. Sohan is situated on the Islamabad main highway and five Kilometer away from the Islamabad towards the airport and 10 kilometers from the Rawalpindi city. From the Islamabad Highway, a link road facing east leads to Sohan village. The road's condition is good from highway to Sohan. Climate of this area is hot in the summer and dry/cool in the winter. The summer season starts in May and continues till August. The coldest months are December and January.

Population of this village is 0.015 million inhabitants in 2010 (48% male and 52% female) and has a total of 1437 households (Union council, 2012). An average of six to ten people lives in one house and all the households have been made of bricks or cement. Majority of the peoples are living under one roof in joint family system and share the responsibilities of each other. The pattern and size of the each house is different in styles and streets are very narrow without any planning. Members of one family and caste live very close each other. The layout/construction of the houses gives enough information about the status of the people of this village and it has been observed that people have different socio-economic status as per their castes. The following figure-1 shows the location of Islamabad district:

Figure 3.1: Islamabad District



Sohan is a poor area, illiterate people and high intensity population without basic necessities of life. It is located near the I-8 sector and Kuri village (shown in map). Most of the families migrated from the Khyber-Pukhtunkhwa (KPK) province and majority of

the people works in factories as labourers. Unemployment rate is high in this village. As the village is situated near the Islamabad therefore one can see modernism not only in their life style but also in the thinking approach of the people. The women of the Pathan families are not encouraged to opt for a job outside of the village. However the women of other castes are doing jobs of different natures in the twin cities of Islamabad and Rawalpindi. The women working in education sector are given the social acceptance and respect. There are two government middle schools one for boys and one for girls and no government secondary school is available, however there are two private secondary schools in the vicinity. The families, who can afford, send their children (boys and girls) to private schools and priority is given to boys for further study in Islamabad or Rawalpindi. The overall sanitary condition of the Sohan is not satisfactory. A basic Health Unit is also available in the village.

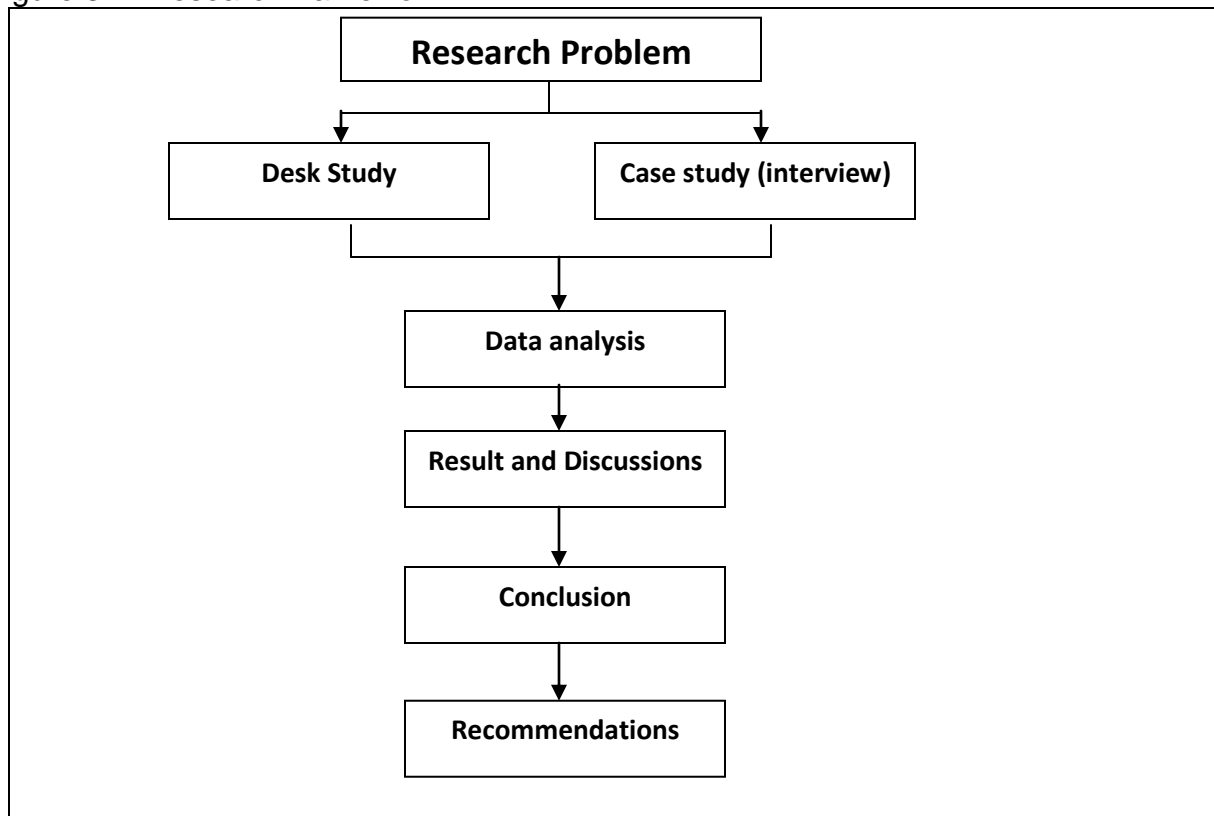
Based on my experiences, Community Development Project, Sohan was selected for my research work. I got support from my ministry's colleagues, different organisations for collecting data and other logistic support to complete my research.

### **3.2 Research design**

Research design is a plan that how the data will be collected and analyzed. The research design refers to the realistic aspects of the way in which the research was conducted (Paul Oliver 2005). To answer the research questions, the research was carried out using qualitative approach based on desk study in 1<sup>st</sup> phase and case study and observations in 2<sup>nd</sup> phase. A case study is defined as a type of research during which the researcher tries to get a profound insight into one or several objects or processes that are restricted to time and space (Verschuren and Doorewaard, 2005).

During the 1<sup>st</sup> phase (desk study), basic concepts regarding the study were reviewed and data was gathered through internet search, WUR library and official reports/literature of government of Pakistan. In case study phase empirical data was gathered from the field. The checklist with semi structured questions was used to explore information through face to face in depth interview with women and project officials. However, researcher has also used observation to get the information during the interview. This was done to collect the data regarding the socio-economic empowerment of women. The researcher has gotten the first hand information from the actual setting through this method. Research framework (see figure-2) was developed to deep insight situation of socio-economic empowerment of women in project area as under:-

Figure 3.2: Research framework



### 3.3 Selection of sample

Samples of 25 respondents (22 women & 03 project female officials) were selected (see in annex-I) and purposive sampling method was used to select the sample because it is more appropriate when a small number of units are selected. During selection of sample illiterate to master degree holder's women were selected for interview. If we use simple random sampling then most important elements could be missed. The purposive sampling is allowed the picking of interview objects that fit the focus of the study (Osuala, 2001). A check list was used for interview to gather the data with these selected respondents.

### 3.4 Data collection and techniques

The research report has been prepared based on primary source of information collected through in-depth interview with twenty two women and three project officials. The secondary source of data has also been used in this research i.e. WUR library books, journals, publications of the Ministry and other organizations. The literature available on internet websites was another source of information to gather the secondary data. Besides this, researcher own observations were used another source of information through formal and informal discussion with project officials and community peoples.



### **3.5 Semi-structured interviews**

A check list with semi structured questions was used for interviews to collect the information from the key informants. The semi structured questions were guided by the objectives of the study and tried to provide answers of all the research sub questions. An interview check list is used (see in annex-III) to collect the qualitative data and it also helps to understanding the issues and point of view of the respondents. This also provides more opportunities the researcher to probe and clarifications in-depth on some missing information of the respondents.

### **3.6 Data analysis**

Data analysis is also a best way for researcher to evaluate the progress of the interview. The information collected through primary and secondary data were the main source to analysis of this study. Data analysis was an important process in which the collected data was described, grouping, summarizing and discussing the findings under different themes. Findings of the research were presented in different tables and some pie charts.

The primary data was compiled and tabulated in a systematic way with excel sheet. The data was separated based on its nature and classified according to the related information. Quantitative and qualitative data analysis approaches were applied to present the data in this research. During the analysis of data, basic statistical tools like frequency distribution, average, graphs, tables were used to present the data and qualitative information was presented in descriptive way. Finally analysis was interpreted into the findings. Research study was consisted of eleven weeks. Detail is as under:-

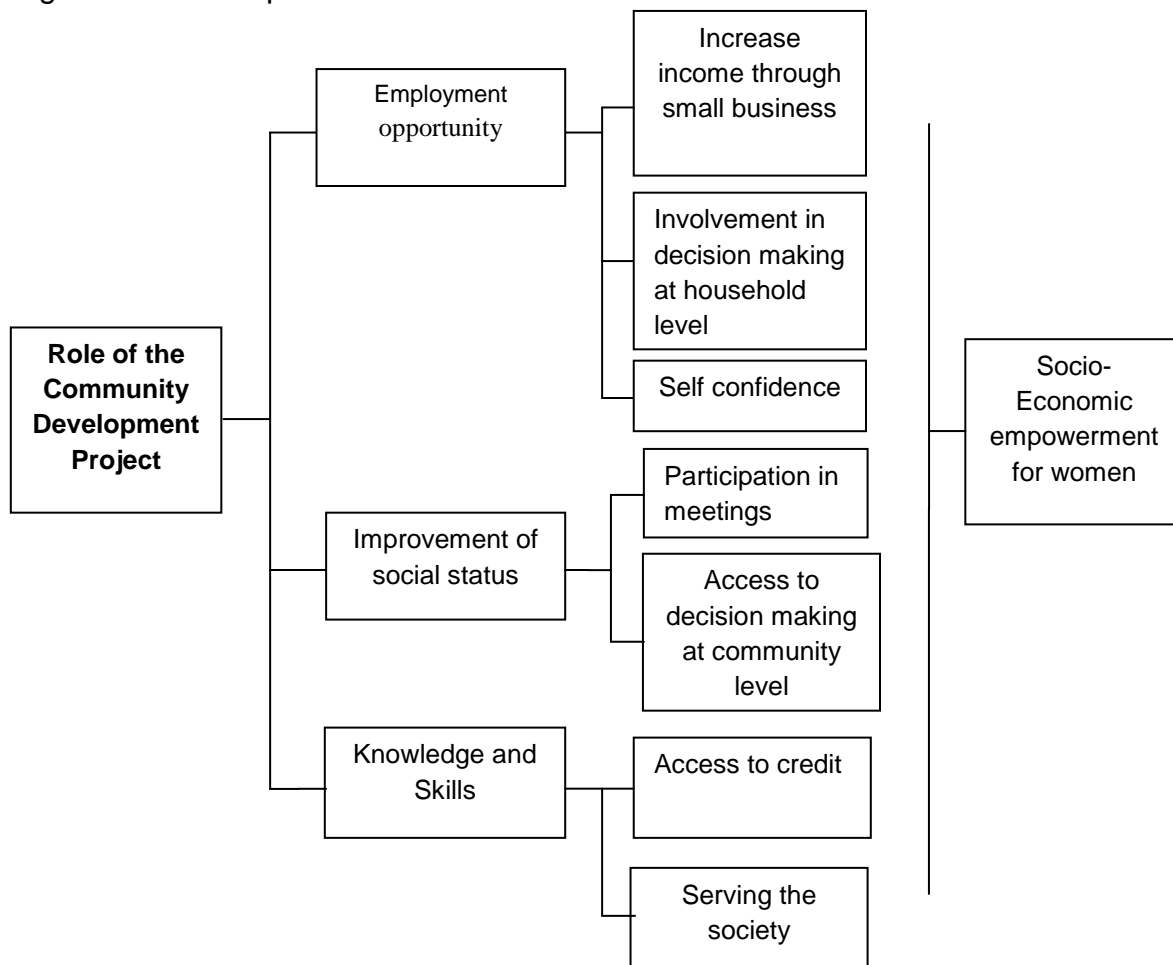
Desk study + interview questionnaire preparation	1-14 July (02 weeks)
Data collection	15 July-19 August (05 weeks)
Data analysing + report writing	20 August-07 September(03 weeks)
Final submission of thesis	08-14Sep. (01 week)

### **3.7 Conceptual framework**

This framework assumes the conception that skill development trainings work as tools to help the women to improve their socio-economic empowerment and improve their income level through their capacity to start new business and access to financial institutions. Accessibility to credit and savings are considered important key to empower women.

The researcher showed on base of his experience in the Ministry of Social Welfare that different factors are playing vital role to empower the women in project jurisdiction area. This conceptual framework will give a picture regarding the researcher's thoughts about the socio-economic empowerment of women in project areas. See Figure 3.3 for framework analysis.

Figure 3.3: Conceptual framework



## **CHAPTER FOUR – FINDINGS**

### **4.1 Introduction**

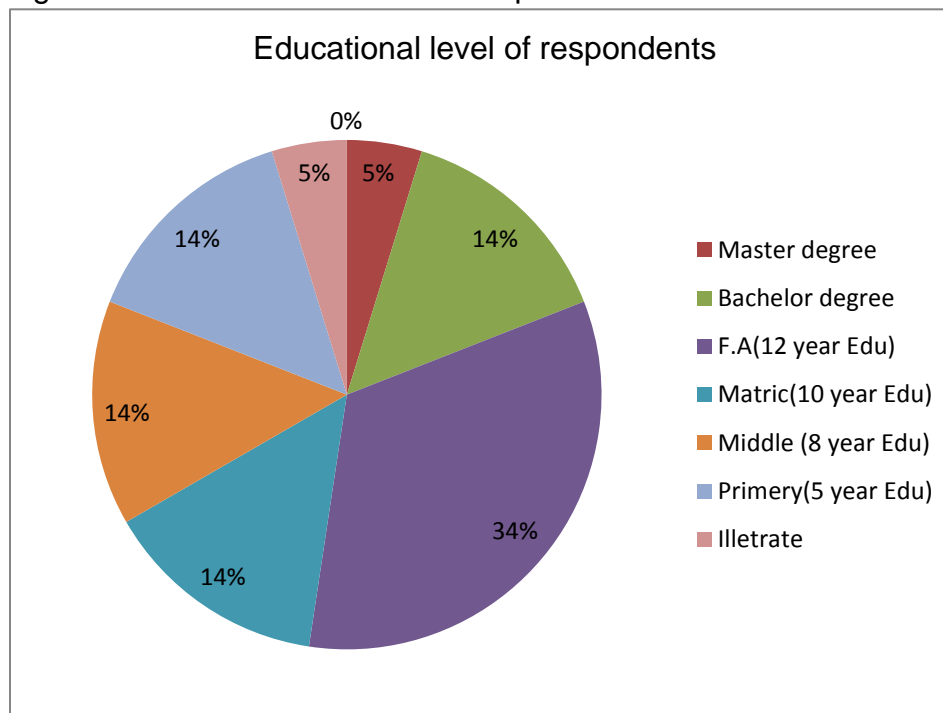
As already mentioned in the preceding chapters, this study aims to assess the level of socio-economic empowerment of rural women living in the suburbs of capital city of Pakistan (Islamabad). For this purpose, the beneficiaries/trainees of the community development project Sohan (a federal government project) was taken up as the focus of this study.

**Demographic Characteristics of Respondents:** A total number of 22 female beneficiaries who have completed their training from this project and thereafter started their own business at small/domestic level were interviewed. Out of these respondents, 11 are unmarried, 09 are married, whereas, 02 were widow/separated. Six unmarried women has completed beautician course and remaining sixteen women has got diploma in Sewing and embroidery. They started their business in the same field.

### **4.2 Educational level of the respondents:**

Educational level plays a very important role in the success or otherwise both in internalizing the concepts and skills during the training and translating them into business venture of any magnitude. So far as the educational level of the respondents is concerned, majority of them i.e. 32% are having Higher Secondary School Certificate (12 years of education) followed by 14% in each case having Bachelor degree and matric (10 years of education), middle (08 years of education) and primary (up to 5 years of education). Those having highest degree i.e. Masters' level is only one which accounts for 4%. Same is the number of the respondent who has no education. It was observed by the researcher during the interview that illiterate and primary pass women were feeling hesitate to tell about their education, which show that they were realising about their low education level. Whereas bachelor and master degree holder respondents were very proud about their education level and they were speaking with more confidence during interview. The following figure 4.1 shows the educational level of respondents:

Fig. 4.1: Educational level of the respondents



Source: Field data, 2012

### 4.3 Age of the students/respondents

Age is one of the requirements for admission in certificate/diploma courses in Community Development Project. As per admission criteria, the students must be 16 years old to apply for admission. The researcher also analysed age factor of the participants who have completed training and started new businesses. The study showed that most of the respondents were between 21 and 30 years of age, while only one woman each is in the age group of 15-20 years, 31-35 years and 41-45 years. The following table 4.1 show the age of respondents:

Table 4.1: Age of respondents

Age	Nos
15-20	1
21-25	7
26-30	8
31-35	1
36-40	4
41-45	1
Total	22

Source: Field data 2012

This table shows that all the respondents have age in between 16 to 45 years therefore age is not barrier to take admission in the courses offered by the project and / or start a new business.

#### 4.4 Size of the family

All the unmarried women are living with their parents. Their average family size was seven to eight persons. They share their income with parents for better education, health facilities and food of their brothers and sisters. On the other hand ten out of eleven married women had 3 to 4 members in their families and they start their business in consultation with their husband and in-laws. Bigger family size means that women have more responsibilities of their families on their shoulders side by side their business responsibilities. Family size of respondents is shown in below Tables 4.2 & 4.3:

Table 4.2: Size of families of unmarried respondents

Size of family	Nos
4-6	4
7-8	5
9-10	0
11-12	2

Source: Field data 2012

Table 4.3 Size of families of married respondents

Size of family	Nos
0-2	3
3-4	3
5-6	4
7-8	1

Source: Field data 2012

#### 4.5 Factors of women's disempowerment

In rural traditional culture of Pakistan, women have no comparison of power with men because it is a male-dominated society. Women's mobility is restricted, educational opportunities are very low, no recreational opportunities exist and no economic and social independence. Many factors contribute towards this state of affairs. There are multiple factors responsible for women's disempowerment. Under this set of questions, respondents were asked to identify such factors which are contributing towards their disempowerment. Multiple factors were identified by them which primarily included culture, men's traditional mind set, low education, poverty, low or no access to financial institutions and rural background. No respondents mentioned the religion as a disempowerment factor. In some cases researcher asked about religion but they did not agree about this question and it was observed by the researcher that they were not feeling easy to speak about the religion in presence of their family members during the interview. The following table 4.4 illustrates and represents the responses of the respondents:

Table 4.4: Factors of disempowerment

Nos of Respondents	Culture	Rural Area	Poverty	Family Male Members	Education	Education	Access to Financial Institutions	Lack of Confidence
7	yes	-	-	-	-	-	-	-
1	yes	yes	-	-	-	-	-	-
2	-	-	yes	yes	-	-	-	-
1	yes	-	-	-	-	yes	-	-
1	-	yes	yes	-	-	yes	-	-
1	-	-	-	-	yes	-	yes	-
2	-	-	-	yes	-	-	-	-
2	-	-	yes	-	-	-	-	-
1	yes	-	yes	yes	-	yes	-	-
1	yes	-	-	yes	-	-	-	-
1	yes	-	-	-	-	-	-	yes
1	-	-	-	-	yes	-	-	-
1	yes		yes					

#### 4.6 Problems faced prior to joining the training

It is a common perception that in rural society of Pakistan, women are not allowed to go out for such trainings or skill development etc. or seek jobs. The data collected for this study negates this perception as 18 respondents faced no problem or restriction from their family to their aim of achieving skill development training offered by the project. One possible factor contributing to this result could be the reason that this area is adjacent to the most modern capital city of Islamabad.

Those who faced some sort of problems in the process of joining the said training at their household level were 4 out of twenty two. In all these cases, either the father or husband or brother tried to create hurdles in the aims of the respondents. These were however mitigated with the help and support of other family members, especially mothers who played decisive role in favour of their daughters.

#### **4.7 Motivating factors**

The respondents were asked about the motivating factors in their decision to get the skill development training. The responses received were 100% identical. All of them had the same motivation that this will give them economic independence and improvement in their quality of life and subsequently improve the education level of their children, better health care for them and improvement in food intake. This improvement in quality of life of the family is a key factor which motivated the respondents to get economic independence.

#### **4.8 Women's role in decision making at household**

Since the study also aims to measure the socio-economic empowerment of women besides economic empowerment, therefore it is important to study the level of women's empowerment at their household level. One of the key indicators in this context is that who *makes decision* at the household level. This determines social standing of a woman at her household level. If she has no say in the household matters, this means that she is not holding any command in her family and that centre of household power rests with men.

The study showed that amongst the married respondents, 75% make household decisions at their personal level. These decisions are mainly about the education of their children, food management, spending money, their own mobility, decision regarding attending social and family gatherings and functions and so on so forth. However, this scenario is altogether different in case of unmarried respondents as all of them have to follow the decisions of their parents. For unmarried respondents this includes the decision about their own marriage and attending social and family gatherings and functions. Seventeen (11 married and six unmarried) respondents informed that they have developed their decision making capacity at household level and one of the respondents expressed her feelings that there is significant change in decision making capacity of women after attended the training in the Community Development Project of the ministry which is the universe of this study.

The married respondents were asked a question by the researcher about their relationship with their husbands. 83% of them responded that they had very good and friendly relationship with their husbands and both of them share the family joys and take decisions together with mutual consent. Only two indicated that they were not having cordial relationship with their husbands as husband of one of them is addicted who not only keeps on disturbing her small scale business but also grabs whatever money she earns from her business besides physical violence on her. One other respondent stated that in past, marriages were arranged by the parents in early age and both husband and wife usually had no idea about their responsibilities towards each other, but now-a-day's



parents consult with their daughters and sons to choose their life partner. Most of the respondents informed that the majority of the husbands allow their wives to join the job or business and other social activities in this rural area because Sohan is situated in the suburbs of the Islamabad.

One of the questions aimed to get the information as to what extent their business had affected their traditional roles and responsibilities including the child caring and upbringing, household chores like cooking, washing and cleaning etc. All of the respondents replied that they were discharging these responsibilities in the morning and evening without any disturbance and they were successfully running their businesses along with their discharging their traditional responsibilities.

#### **4.9 Effects of receiving training**

It has generally been observed that when a house-wife starts working in the economically productive business, it enhances the burden on her. On the one hand, she has to take care of all household chores as mentioned above and on the other hand she has to spend time and energy in discharging her duties and responsibilities as business manager. This usually enhances pressure on her and her working hours become longer than her counterparts who have not received training and are not economically active. In this backdrop, it was important to measure or at least register the effects of receiving training in terms of workload, relationship with family especially husbands and some other problems that they might have been faced by these trainees after receiving training for economic and income benefits etc.

The two categories of respondents i.e. unmarried and married narrated the effects of receiving training as indicating that all the unmarried girls shared the responsibility of household chores with their mothers and sisters. They did not feel any extra burden of receiving training and working outside the house as they were supported by their female family members and comparatively they spend less time in their household chores as compared to other female family members. Whereas, the responses received from the married respondents indicated that 50% of them did not feel any extra burden as their in-laws supported them in carrying out household responsibilities, whereas, the remaining 50% were living in nucleus family set-up and therefore did not have any additional hand to help them. They however indicated that they could very well manage both the responsibilities as the husbands in the majority of cases were very supportive and therefore they did not feel any burden of working on both fronts.

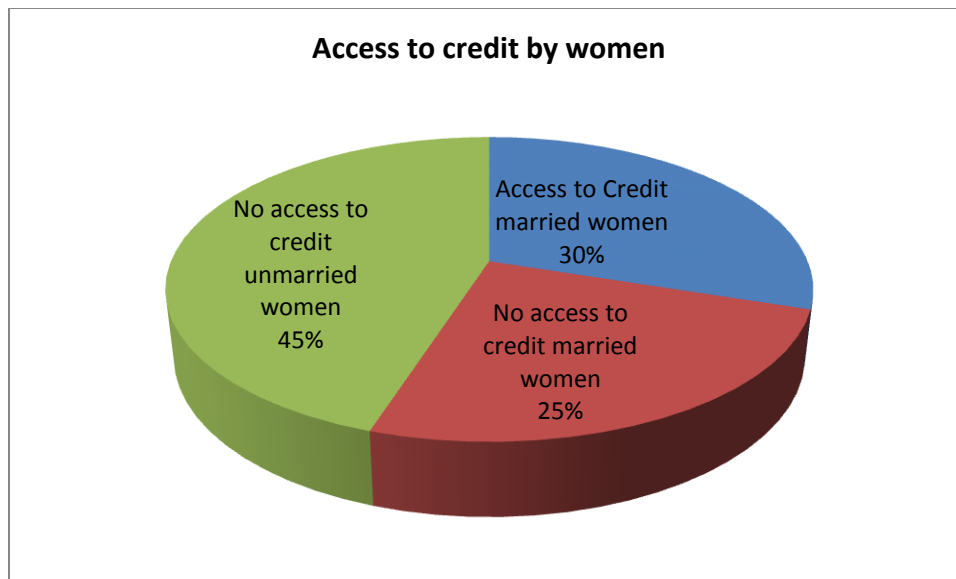
Recording the benefits of receiving training and working for economic gains, all the respondents were feeling proud for being economically productive. The married respondents were feeling cheerful as they were supplementing the incomes of their husbands and consequently the family was able to support the financial needs for better

education, health and balanced diet of their children. The unmarried respondents were also joyful in replying to these questions. All of them indicated that they feel pride that with their support, quality of life of whole family had improved. Besides, they also support their siblings in meeting their educational expenses and also saving money for their marriages so that economic pressure of their marriages is minimal on their fathers and family. On top of this, all the respondents, both married and unmarried mentioned that their gainful economic activity has helped them in saving some money for any emergency and unforeseen circumstances and they have partially control over this money.

#### **4.10 Access to credit and control over it**

Starting a new business requires capital. In the poor and rural areas, where per capita income is very low, it is almost impossible for the families to have surplus capital to be able to start new business. Credit from financial institutions is almost impossible to get without any collateral resource. Whereas, micro credit from non-financial institutions is hardly manageable as it has to be paid back with high interest rates. *Sohan* is a very poor area where residents normally do not own a house. Therefore, it could be interesting to get first-hand information from the respondents about their individual cases as to how they managed to get capital as an input of their business and that too without any collateral. Narrating their individual cases, 16 out of 22 women stated that they had no access to any credit line offered by financial institutions, whereas remaining 06 respondents managed to avail micro-credit with the help of project from any of the financial institutions who all were married. Except one of these six, indicated that they have full control over the credit money, whereas the remaining one mentioned that she had partial control over this money as her husband also controlled this money. All 16 women (73%) availed multiple personal sources to get start their business which included family support and very small loans from personal friends. All of them were supported by Pakistan Bait-ul-Mal through cash and kind (sewing machines, furniture and fixture for beauty parlour) under their scheme called *Individual Financial Assistance* (IFA). The following figure 4.2 shows the access to credit by the women:

Fig. 4.2: Access to credit by the women



Source: Field data 2012

The respondents were asked that what was their ambition to motivate them to start their own business. All of them stated that they wanted to gain economic independence and improve their social status in the family and to contribute towards family's quality of life including children's health and education.

The respondents were also asked about that to what extent they were independent in their decisions related to their businesses. 86% mentioned that they were fully independent in their business decisions and that there was no interference from their families or husbands. 14% were of the view that their families have a say in their businesses.

#### 4.11 Starting new business

Taking a decision to start a new business requires thorough ground work. No matter what is the size of the business, some key questions are always there to be addressed and answered. This situation becomes more complicated for the women entrepreneurs who also have to start their businesses at a very small scale and with the minimal possible capital and where failure is no option. Besides, they have to cope with cultural barriers and to break them when women are generally considered to remain focused towards her household responsibilities. The fear of failure and cultural barriers do not let many women to be courageous to start a new business. However, effects of these fears and barriers could be minimized with the help and support of other factors like family, relevant government institutions and self-motivation and personal strengths and

confidence. Under this set of questions, the respondents were asked about how confident they were about their new role of being economically productive, what sort of cultural barriers they were/are facing and how much support the *Sohan* project extended to them and the level of their monthly income. Responding to these questions, all except one indicated that they were fully confident about the success of their business. One of the respondents was shaky about the success of her business and therefore could not dare to start her business and thus opted to work on a monthly salary. At the initial stage of start of their business, only 03 out of 22 women had to face some sort of cultural barriers and disagreement from their family members (especially brothers). It is interesting to note that all these three respondents were unmarried. Married women had to face no such problem. Parents of the unmarried women helped them financially and encouraged them to start the business to fulfil the aims.

To the question about role of *Sohan* project in starting the new business, the respondents were asked that what sort of support they received from the project. All of the respondents appreciated the quality of training being conducted by the project. On top of that, the project held motivational lectures for them, arranged financial assistance for all the interested women from Pakistan Bait-UI-Mal, arranged meetings with the successful women entrepreneurs with the same socio-economic background, provided guidelines for small scale business and conducted visits to some successful businesses being established and run by women entrepreneurs.

To the question regarding their monthly net income from their business, the minimum income was between 10-15 thousand rupees which is being earned by 41% of the respondents. The maximum limit is between 26-30 thousand rupees which is earned by 18% of the respondents. Most of women stated that people give them low price for sewing of clothes as compare to market and there is no proper marketing facility for their products. The following Table 4.5 represents the various income levels of female respondents:

Table 4.5: Monthly income of the respondents

<b>Monthly Income</b>	<b>Number of Respondents</b>
10,000-15,000	9
16,000-20,000	7
21,000-25,000	2
26,000-30,000	4
<b>Total</b>	<b>22</b>

Source: Field data 2012

#### **4.12 Sohan project's way of working**

This project is situated in the suburbs of capital city of Islamabad. Under this set of questions, the respondents were asked about the project's way of working and how they (the respondents) came to know about the services being offered by this project and were able to contact the project. Most of the respondents stated that way of education of the project is very good, therefore the people of the vicinity were very well aware of project's existence in their area. The respondents either contacted the project directly by themselves or through their parents, friends, relatives or project staff. All the respondents were completely satisfied with the quality of training being impacted by the project. They indicated that the combination of both theory and practical had not only enhanced their knowledge but also their skills.

This study finds out that community Development project *Sohan* has played an important role in the socio-economic empowerment of women. Those who got training and completed certificate/diploma courses from the Community Development Project, many of them have started their own business at small level and resultantly, their income level and decision making capacity at household and community level have increased.

#### **4.13 Discussion with project staff**

A focused group discussion was held with the project manager/Incharge (female) and two teaching and training staff (female) to get their point of view about their way of working, skill trainings and the difficulties that they face during the course of training. The project, besides other activities, provides skill development training to women for their socio-economic empowerment.

With regard to the question about advertisement of admission offer in the project, the project manager indicated that they adopt multiple medium for such an advertisement. This mainly included staff's interaction with the community mainly through field visits, FM radio, brochures and applicants' direct contact to the centre. Since project enjoys very good reputation in terms of quality of training and post training follow up and support by the project's staff, recognition of diploma offered by the project and low fee, therefore in most of the times, the project has to refuse many of the applicants desirous to get admission or keep them in the waiting list for the next course.

To a question regarding the role of community and especially the community leaders towards project's usefulness and the kind of support or opposition that they receive from them, it was mentioned that the community and its leaders are very supportive to the project's activities and there is 100% acceptance about the usefulness of this service. Sometimes, when the project feels shortage of training staff, it is the community that

comes forward and arranges volunteers or paid staff for the purpose. Thus it is with the help of community that they overcome the shortage of project staff. It was also mentioned by the project manager that sometimes political leaders pressurise to admit the extra students in the class which create problems for us.

With regard to the drop out ratio of female trainees after getting admission is concerned, it was mentioned that this ratio remained maximum at 10%. The reasons of these drop outs mainly included commutation problems for the trainees coming from far, unwillingness of the family members to allow the female to go out alone and marriages of the girls during the duration of training course.

So far the admission in male classes is concerned, it was indicated that admission in these classes are low for the reason that the courses are offered in the morning and mostly the men are involved in other gainful activities and they are not willing to get training at the cost of their economic activity. Furthermore, their training modules for Radio/TV repairing and electrician are not updated. As such, this service has not been successful in generating interest in the community people and can't be termed as successful in achieving its stated objectives.

So far as the problems of the project are concerned, low budgetary provision and political pressure for female admission were reported as two major problems that the project was facing.

With regard to the general perception and apprehensions about the project's internal environment are concerned, it was inquired from the project manager that how do the parents of the trainees feel about the project. The manager indicated that parents of the trainees feel confident and comfortable as the project had female staff and the environment is very safe in terms of observance of cultural norms. However, the general perception about the Beautician course is not good as some families do not consider this profession as 'noble and respectable'.

The Officer Incharge also stated that skill development trainings are enhancing the capacities of poor and poorly educated women in their confidence and earning capacity for their own and to support their families. The annual achievements and progress of the project was also inquired from the project staff. It was reported that annually, 100 to 120 female trainees successfully completed their trainings from this project. A SWOT analysis of the project has also been made (see in annex-II).

In response to a question regarding the future viability and utility of the project, the project incharge and staff were confident about the future of the project as they are continuously updating their courses and modules to keep abreast with the new trends in the market to enhance the marketability of their trainees. In this backdrop, they planned to initiate a two-year diploma course in new trades having market values which may

include Fine Arts, Architect, textile designing and few others. To meet its expansion needs, a proposal had been floated for having its own new and bigger size building. Project's linkages are also being developed with Benazir Income Support Programme (meant for financial support to rural and poor female population) so that financial help is accrued for the female trainees willing to start their own business at small scale level. Furthermore, Pakistan Bait-UI-Mal had also shown their willingness to allocate and earmark a special funding for the female trainees of the project.

## **CHAPTER FIVE - DISCUSSIONS**

In the preceding Chapter, findings of the research are elaborated. In the on-going chapter, its first part discusses the women's motivation towards becoming economically productive individual to support their families, the second part underlines the government facilitation to the women to become small scale entrepreneur, whereas, the last part sums up the role of Community Development Project *Sohan* in changing the women's lives.

### **5.1 Women's motivation towards becoming economically productive**

As mentioned in Chapter-4, 82 % women respondents were with very low education i.e. they just studied at the school level and could not get college or university. With this level of education, it is very difficult to get any sort of job either in the public or private sector. This means, all the doors of becoming economically productive in both these sectors were closed for them. Further, they were no more able to get advance education as their present age. Hence their circumstances did not permit them to pursue any higher degree. This is in line with Asian Development Bank (2000) that Women in particular have limited opportunities to acquire higher education and attain professional or technical degrees. This is due to the cultural prescription of gender roles and inadequate number of vocational training and professional institutions for women. It is also confirmed by Ministry of Finance (2011) that literacy remains higher in urban areas (73.2 percent) than in rural areas (49.2 percent), and is more prevalent for men (80.2 percent) compared to women (65.5 percent) in rural areas. With this diminishing hope, there was still a desire to perform economic role for their family and themselves. All this was derived by a strong motivation to bring improvement in quality of life of the family. In their pursuit of their dreams, they were not alone. Majority of them had full support of their respective families which is mentioned in the findings given in the preceding chapter. This is evident from the finding that more than four-fifth of the respondents did not face any problem. Only 18% had some sort of problems which were eventually resolved. All the women were motivated by the will to improve the family life especially better education of the children and better quality of health. This motivation could have the roots of their personal childhood deprivation whereby due to poverty, their parents could not afford to provide these basic necessities to them. This motivation shows that they never wanted their children to face the same fate and they were committed to give better educational quality to their offspring so that they have better opportunities in the job market. Besides this opportunity of better education and health, one of the additional benefits of their economic activity was that this also alleviated their social status in the family. It has also observed that high caste women have better opportunities for education and skill development training as compare to low



cast in this village. All the Master degree and bachelor degree holder's women were belong to high caste i.e. Raja families and they have easy access to higher education and skill development training. It was also narrated in ADB report that women belonging to the upper and middle classes have increasingly greater access to education and employment opportunities and can assume greater control over their lives (2002).

## **5.2 Different dimensions of women's empowerment**

### **5.2.1 Skill empowerment by the CDP**

In findings, all the women have gained technical knowledge through CDP and it has brought a vital change in their living standard. After getting the certificate/diploma from the project, all the respondents have started their business and they are applying technical knowledge in their practices. This was confirmed by Zaineb in (2009) that Training and skills development play a vital role in individual's productive capacity and are integral part of Human Resource Development (HRD). The data shows that CDP has a positive impact on livings of the women and through small business; their income level has been raised. Study shows that all the women earning a sufficient amount from their business. The women who got micro credit facility from financial institutions have better earning.

It is generally considered that in such a male dominated society, fathers, husbands and brothers do not permit the female population to assume the role of bread winner for the family. Hence they are confined to their houses. The data collected negates this perception and shows that majority of respondents did not face any problem from the male members of their family to take admission for training. One possible factor contributing to this result could be the reason that this area is adjacent to the most modern capital city of Islamabad and majority of rural men daily commute to this city for their livelihood. This exposure to them to the world where female work together with men in free environment and play their role in the economy of the country and their respective families have given them a realization that their wives, daughters and sisters are lagging too behind than their urban counterparts. Another interesting factor could be that since these men work under their female bosses and seniors, therefore, they start accepting the female's authority and their pride of being a 'male' starts coming down and accepting the strengths of 'female'. This study do not support the views of Kabeer (2001: 24) that the choices open to women are often limited compared to men of the same community – a manifestation of gender inequality – and that women can internalise their lesser status in society.

All the respondents stated that their business is running successfully along with discharging their traditional responsibilities with the help of their husband/in-laws. This is a very important factor as in case of any clash between the two different roles

(productive and reproductive), this could tax their health and social status heavily and might eventually have to give up either their family life leading to divorce or closure of the business. Klein and Nestvogel (1992) narrated that In Pakistan, socio-cultural values and norms strongly influence women's position in society.

### **5.2.2 Economic empowerment by the CDP**

From the result regarding their income it is clear that all the women have good earning which improved their living standard and reduced poverty level. One respondent stated that unemployment rate in men, family size and poverty at household level is increasing therefore there is pressure on women to contribute to family income along with men. All 100% of the women claimed that they had increased their income and saving after started the business. One out of twenty two respondents has also got employment opportunity in a private organization.

All the respondents reported that they have easy access to the Pakistan Bait Mal to get the financial assistance. The women who started readymade garments and sewing of cloth businesses complaint about the poor marketing of their products and low wages of labour as compare to market. They informed that people give us half rates of our labour and male business man getting double rates of sewing of the clothes which also shows gender imbalance. This was also confirmed by ADB (2002) that women do not enter the labour market on equal terms vis-à-vis men. Their work is low paid, low status, casual, and lacks potential upward mobility.

### **5.2.3 Decision-making capacity of women by the CDP**

Decision making is a process in which first possibilities are explored and after that reach a solution. Decision making capacity of women on personal as well as social affairs at the house-hold level is an important indicator of empowerment of women and is used as one of the key yard sticks to gauge the level of empowerment. This shows the self-confidence of women as well as the confidence of the family on the calibre of women. The study had shown an interesting divide in this context. All the unmarried respondents were not independent in their decision making but when a girl of that area gets married, she starts holding the command of her own affairs. The study suggested that three-fourth of the married women were completely independent in the decision making whereas remaining one-fourth were partially independent with a strong say in such a decision-making process. This was also supported by Khan and Sajid (2011) who stated that marital status (more specifically marriage period/life) also provide a chance to the women to participate in decision making process. In case of unmarried girls, as a

cultural tradition, they have to follow the decisions of the parents and in some case this command of decision making is being held by brothers instead of parents. In that context, the females have to follow the decisions of such brothers. This tradition is however weakening these days as reported by unmarried girls during the course of interview. They reported the instances where their point of view prevailed in some decisions related to their businesses, marriage or affairs of their siblings. Their parents have started giving weight age to their point of view and sometimes they led the process in a few instances. It was also observed in this study that women whose go outside the home for their business has greater capacity of decision making. This argument has been supported by Noushin (2002) she expressed that women with greater freedom to go outside home alone are also more likely to participate in domestic decisions, and the linkage is stronger for rural than for urban women.

Most of the unmarried girls told that parents consult them regarding the marriage decision. One respondent told that now-a-days marriage is not arranged in early age and we are economically independent. Parents do not force us for arrange marriage. It was also indicated in ADP (2004) that the average age of women for marriage has increased from 17.9 years in 1951 to 20.8 years in 1981. Except one all the respondents were literate therefore education and business give them decision power at household level. This is supported with the comments of Khan and Sajid (2011) who have expressed that education and socio-economic characteristics are more effective in decision making process in household level. Kannan (2009) has different views on base of his study, he stated that married women who are employed and earning cash, 24% make decision themselves (alone), 57% make decisions jointly with husband. On the rest for about 15% the decisions made mainly by their husbands and for about 3% the decisions are made by other than husbands. This study did not support the above views. All the 6 women who had access to the credit had completed their education up to bachelor degree (bachelor degree 03, higher secondary school 01, secondary school 02) and two widow/ separated women also included in these six women. Age of all these six women was 28 to 40 years old, therefore marital status, education and age have played a role to access the financial institutions in this rural area.

In this study a change has been observed in decision making capacity among the married as well as unmarried rural women. This great exposure has been given to them with education and marriage period.

### **5.3 Government's facilitation to women to become small scale entrepreneur**

As mentioned above, self-motivation derived the respondents to become economically productive. But this motivational energy is required to be channel a dream to become a reality. Women would have never been successful if the government facilities had not

existed in the form of Community Development Project Sohan and Pakistan Bait-UI-Mal. Ministry of Finance (2012) has also been expressed that Pakistan Bait-UI-Mal (PBM) is making a significant contribution towards poverty reduction through its various poorest of the poor focused services such as providing assistance to needy irrespective of their gender, caste, creed and religion.

The CDP provided them skills to compensate their educational deprivation and equip them to successfully operate in the job market. This was also expressed in Human Development and Poverty Reduction Strategy 1999 cited in ADP (2000), mentions “women as a target group for poverty reduction but lacks gender framework. The report acknowledges women’s economic potential and assumes that creating greater opportunities through the provision of credit and skills development will empower women and redress the gender imbalance. The latter provided them financial support to start their own small scale business”. This has been illustrated in the research findings that all the respondents (i.e.100%) were supported by both the organizations and were the key factors behind the success of all these women. That too was acknowledged by all the respondents. During the course of interview, all the respondents spoke very high about the quality and efficacy of services of both these organizations and openly admitted that without the help of these two, they could not achieve the dreams of their motivation. In this backdrop, we can safely conclude that such types of services are very useful interventions in poor communities and many hopes can emerge in the field of gender empowerment, rural development, small scale entrepreneurs, and cottage industry and thus the MDG on poverty alleviation, women’s empowerment, health and education will become easy to achieve.

#### **5.4 Role of community development project Sohan**

As mentioned in the chapter- 4, this project is providing skill development training in the rural area of Islamabad and staff of the project is working as a change agent. It is breaking the social traditions whereby women were confined to household walls and were not allowed go out. This project has given a new dimension and hope to the lives of such women who now can also apply their skills. This Community Development Project has thus empowered the women with a tools of ‘skills’ and given them a way forward or hope to bring a qualitative change in their lives. Prior to its existence, women were having no opening or opportunity to change their lives. It has been confirmed by Haq (2002) that human capabilities can be improved through better education and training.

With its pro-active role, the project has been introduced in the community and motivated the women to avail the services being offered by this project. In the traditional environment, project’s staff has to face a strong resistance from the communities. The

project, with its Project Manager having master degree in Social Work moved tactically. First of all, it had focused group discussions with the community elders and explained them the objectives of the project. Their job also became easy due to the fact that majority of men work in the modern city of Islamabad where they come across with many female manager and working women who also support their families after becoming economically independent. This might have generated an interest in these men and therefore they did not show any resistance to the objectives of project.

The Project now has not only strong acceptance at the community level but also gets lot of support from the community. Any shortfall in project staff is met by the community by appointment of some volunteers or paid staff. This shows the strong roots of project in the community which speaks about the usefulness of the project. High demand for its courses sometimes puts the project in trouble as the political pressures pours in to accommodate those who otherwise may not be accommodated. This requires expansion in the building of the project towards which project is paying due attention. Keeping abreast with new trends and requirements of the market, the project is planning to introduce new trades with the linkage of some other institutions striving to women's empowerment through small grants and micro-credit. The views of the project manager have been endorsed by UNESCO (2009) that the technical and vocational courses need to cover a very extensive range of options, e.g., Business and Secretarial Skills, Computer Studies, Computer Animation, Construction, Art Craft and Design, Multi-Media Production, Child-care and Community Care, Sport and Leisure, Tourism, Hotel and Catering, Horticulture, and Information Technology, etc. Ministry of Finance (2012) also stated that there is a need to enhance and upgrade technical and vocational education in the country to cater to the labour demand in emerging sectors. The project has arranged micro credit facility for six women during the month of January 2012 in the Sohan area without collateral and they have started small scale business. All the women were very happy with such type of facility and they appreciated the project's facility. They also informed that now they are in better position in their business and now they started the repaying the amount to the concerned institution. Rehman and Khan (2007) have also narrated in a study in Bangladesh that collateral free loans in the shape of microfinance is an effective mechanism for poverty reduction, improvement of other indicators like health, education, legal rights, sanitation and to uplift their lives. This was also narrated by the Ministry of Finance (2012) that The Government of Pakistan and the State Bank of Pakistan remain committed to promoting microfinance as a long term strategy to broaden access to financial services by the low income segments, thus improving their livelihood and income generating opportunities. These are the signs of a living organization and if the project continues to work with same zeal and spirit, this may become a very good success story to be replicated in other parts of the country.

## **CHAPTER SIX - CONCLUSION AND RECOMMENDATIONS**

### **6.1 Conclusion**

The Community Development Project was started in the rural /suburb of Islamabad has shown a great deal of success since its inception. This is mainly because of management's efforts that they have put in the form of improved quality standards and on top of that, linking the successful trainees with a facility being provided by a government agency i.e. Pakistan Bait-UI-Mal, whereby, such women are provided financial grants for starting up their own small-scale business. But also because it takes place in an urban setting, and men are and women are more exposed and more educated and modern as compared to the other rural areas of the country. Thus the project is a success story in terms of creating positive and desired impact on the lives of the rural women. This has not only improved women's condition but also their whole family is bearing the fruit in terms of increase in their families earnings. This in return has improved number of school going children and dis-engagement of children from child-labour related activities and improvement in their living standards due to increase in income level of the family. Although this project is delivering services at small scale level, yet its efforts are contributing towards the achievement of Millennium Development Goals related to poverty alleviation, women's empowerment, health and Child welfare and development.

Besides material development in the form of improvement of food intake and other amenities of life, it is also bringing non-tangible changes in the lives of women and their families. The improved level of income and enhanced opportunities of mobility is giving self-confidence to the women in terms of control over family resources, decision making and uplift in the social status of women. Economic and social empowerment of women is the stated objective of the Government of Pakistan and protected under the constitution of Pakistan. Under its national and international commitments which mainly include the Constitution of Pakistan, Gender Reform Action Plan, implementation of CEDAW, achievement of MDGs, the government is committed to take affirmative action for the women rights and empowerment. This project is a good practice example and can be replicated as a best model to be followed by provincial and district governments, NGOs and international development and partner agencies.

The project has been successful in breaking the traditional barrier imposed on women's mobility, decision making and working outside the four walls of the household. Besides the role of Project, the positive contribution of a grant-giving agency i.e. Pakistan Bait-UI-mal cannot be ignored. With their financial assistance, these ladies became able to move on to the road of self-reliance and independence. Without the help of this

institution, these women could never think about starting their own business as taking loan from financial institutions requires the pledging of collateral which they do not have, whereas lending from non-financial institutions is too costly to afford even by well established businesses and what to speak about starting a new business in a rural area where the women entrepreneur were not still sure about their success. This success is the best example of synergy of energy, skill and resources of a tripartite comprising the trainees, project and its staff and the Pakistan Bait-UI-Mal. If such forward and backward linkages work properly can produce very positive and encouraging results and this case is an example of this effort.

However, with its entire success story, still there is lot of room available for improvement in terms of quality of services and initiation of new skill development trades and most importantly, making it gender responsive. In its present shape, the project is not gender friendly because it is not taking care of men's interests and putting all its efforts for women's empowerment who are the main beneficiaries.

## **6.2 Recommendations**

Based on the findings and conclusions of the study, the following recommendations are made to improve the services of the project:

- The Ministry should enhance the budget of the project to improve the services
- To organize seminar for male and female to create awareness regarding the gender equality in household levels
- Refresher courses may be arranged for female staff to update their skills/knowledge regarding the new technology related to the trainings
- The project should not targeted only women training but also efforts be made to introduce new trades for male to increase their enrolment
- Business management training for students may also be arranged after completion of the course so that they could manage their business in proper way
- The project should encourage public-private partnership to conduct different training courses for male and female
- The project should arrange lectures from different financial institutions regarding their loan policy
- Internships in different private entrepreneurs be arranged for students, so that students could see their way of working
- Financial assistance for male may also be arranged through Pakistan Bait-UI-mal for starting up their own small-scale business
- Job opportunities for men and women could be explored by the centre.
- Career counselling services should be provided for male and female in the centre.

- Training module should be up-dated regularly in accordance with the current market requirements and trends.
- Needs-assessment survey is required to start new training courses for men and women.
- Library should be established so that students could study in the leisure time.
- Evening classes/courses should be started so that especially working women and men could be accommodated.

### **6.2.1 Suggestions for further studies**

By realizing the limitation of the research, the possibilities of further study on the research topic could be suggested, as follows:

- Since this study is focussed only one project existing in the most modern city of Pakistan, it would be better to conduct further study to the situation in other projects located in different districts.
- Due to the limited time, number of sample taken is limited. It would be better if more samples are taken in order to have a broader view of the research topic.
- It would be useful to study the sustainability of this community development project through localized community based arrangements with the help of local NGOs without the government funding.



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## ANNEX –I : PROFILE OF THE WOMEN’S RESPONDENT

S.N	Name	Marital Status	Age	Education
1.	Zill-e-Huma	Married	30	Bachelor degree
2.	Saba Nazir	Unmarried	23	Higher Secondary
3.	Ruqia Bibi	Separation	35	Higher Secondary
4.	Shehla jabeen	Unmarried	25	Illiterate
5.	Uzma Razzaq	Married	29	Bachelor degree
6.	Noureen Bibi	Unmarried	22	Middle
7.	Bushra Kanwal	Married	43	Primary
8.	Sadia Shahid	Married	27	Secondary
9.	Iqra Umer	Unmarried	26	Middle
10.	Nayab Bibi	Married	25	Higher Secondary
11.	Bushra Wasif	Married	40	Middle
12.	Shaheen Parveen	Married	37	Primary
13.	Bushra Ansaar	Unmarried	18	Higher Secondary
14.	Seemab Aleem	Married	40	Secondary School
15.	Saiqa Saeed	Married	28	Secondary School
16.	Afshan Gul	Unmarried	23	Higher Secondary
17.	Sumera	Unmarried	26	Primary
18.	Asma	Unmarried	26	Higher Secondary
19.	Tahira	Unmarried	27	Higher Secondary
20.	Muqaddas Firdous	Widow	38	Bachelor Degree
21.	Sadia Abbas	Unmarried	26	Master Degree
22.	Firdus	Unmarried	24	Secondary School
23.	Qaysuma Iqbal (Incharge Project)			
24.	Sadia (Teacher)			
25.	Nasira (Teacher)			

## Annex- II: SWOT analysis of Community Development Project, Sohan

The various institutional and organizational environments that hinder or support to Project in improving the progress have been summarized in as under:-

Internal analysis		External analysis	
Strengths	Weaknesses	Opportunities	Threats
<ul style="list-style-type: none"> <li>• Government support through parent Ministry.</li> <li>• Close relationships with other governmental and non-governmental organizations at all levels.</li> <li>• Sufficient financial assistance by the Government agencies.</li> <li>• Qualified and committed staff.</li> <li>• Closely works with community heads and especially religious clerics.</li> <li>• High demand of trainings.</li> <li>• Latest machinery and equipment.</li> </ul>	<ul style="list-style-type: none"> <li>• Project is not getting funding according to its annual work and cash plans.</li> <li>• Transferring of money from treasury to project takes a long time.</li> <li>• Sometimes Tribal and feudal communities don't allow to project staff for field visit.</li> <li>• No sufficient students for male classes.</li> <li>• Insufficient professional and technical staff.</li> <li>• Lack of monitoring and evaluation processes and system</li> </ul>	<ul style="list-style-type: none"> <li>• Skill development training is priority of government agenda.</li> <li>• Cooperation of International partner agencies like CIDA.</li> <li>• Small loan for women from First Women Bank of Pakistan.</li> <li>• Bank loans for women.</li> <li>• Funding support from PBM.</li> </ul>	<ul style="list-style-type: none"> <li>• Political instability.</li> <li>• Further squeeze in the budgetary provisions.</li> <li>• Low literacy rate among rural women.</li> <li>• Security situation in the country.</li> </ul>

## **ANNEX-III CHECK LIST FOR SEMI-STRUCTURE INTERVIEW**

### **A- WOMEN'S RESPONDENTS**

#### **1. Joining training**

- education
- the problems faced
- what motivation/ why interested
- pushing factors
- pulling factors (culture barriers)
- opinion

#### **2. Women's role in household**

- Decision making
- Relation with husbands
- People's opinion
- Disturb traditional responsibilities
- Problems faced
- Opinion

#### **3. Consequences on completion the training:**

- Workload
- other tasks
- who help
- problems
- Benefits/income
- Status

#### **4. Access and control credit**

- How business started
- what motivation
- access to credit
- involvement of husband/parents
- control to credit
- Other support
- Opinion

#### **5. To start new business**

- how confident
- cultural barrier
- what type of help by the project
- family support
- job opportunity
- contribution of household income

- Children education
- Opinion

#### 6. Factors for disempowerment of women

- culture
- religion
- men
- education
- poverty
- access to financial institutions
- lack of confidence
- rural area
- others

#### 7. Sohan project ways of working

- how contacted
- what motivation
- how trained
- objectives of training
- Other support
- Opinion

### **B- PROJECT STAFF**

1. Training's process
  - how to mobilise (why)
  - how to empower women
  - how to train/ what topics
  - their motivation
  - how this strategy used
  - pushing factors
  - pulling factors
  - role of community leaders

2. Problems faced
  - difficulties when organising, mobilising, admission
  - how many drop out
  - reasons for drop out
  - reason of low involvement of male
  - Political involvement
  - budget



## 2. Impact

- perception of husband/parents
- perception of people, community leaders
- against culture
- achievement of project output
- how they see the project future