

Empowerment Study

Study of Client's vision of Empowerment

Conducted by

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Objective

Empowerment study was designed to explore Kashf Client's and their husband's vision of women empowerment. It includes analysis and evaluation of women status at home, community and in society. Efforts have been made in this study to gauge the extent of empowerment in order to identify factor that makes women's empowerment and potential limited. The study reveals the indicator to measure women empowerment according to the community women's vision of empowerment.

Research Methodology

To achieve above stated objective, 8 Focus Groups discussion were held in different localities of Lahore, Okara and Sunder. Total 4 branches selected: 2 from the urban communities (Dharam Pure, Okara) and 2 branches from the rural communities (Sunder, Jalo). There were 8-12 respondents in each focus group.

Type of Tool Used

Gender Equity Diamond Tool was used along with the set of questions to probe about empowerment with group of 8-10 women and men separately. The Diamond tool divided into three categories Most Empowered woman, Empowered woman and disempowered woman. During the focus groups discussion client, draw symbols and pictures to show the empowerment status of women.

Sample size

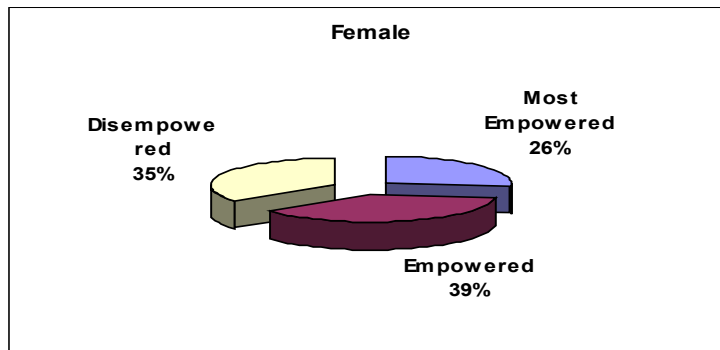
- Sample size was 92 respondents 38 males and 54 females.
- 4 Branches were surveyed: 2 rural and 2 urban. Dharampura and Okara were the urban and Branches, Jalo and sunder were the rural branches.
- Respondents were randomly selected, 82 % female respondents belonged from the different stages of 1st loan cycle, and 19 % female respondents were in their 3rd loan cycle.

Limitations of the Study

- 43 % of the respondents belonged to urban and semi urban location, 57% belonged to rural locations; but the analysis of the study does not consider the different localities.
- 20 % of the respondents were literate, and 80 % respondents were illiterate so that they don't have very clear vision about women empowerment.
- Due to cultural taboos questions related to women empowerment, could not be accurately enumerate.

Women Empowerment vision of Women

Clients have varied perception about empowered women. Rural women have more biased vision and mentioned that woman in rural areas cannot be empowered until or unless overall environment and culture changed. Although urban women are more aware, about their right, they also quoted that male members want to keep woman with many restrictions.



35 % of women considered disempowered categorized by local criteria:

- Subject to many kind of domestic violence
- Dependent on husband
- No basic rights with many restriction from husband
- Bounded in House
- No security
- No respect
- Many children
- No education for children

26 % of women considered most empowered women as per local criteria, which were further described during discussion and with symbols on chart papers.

- Good understanding with husband and support from husband / family
- Literate
- Practice her basic rights
- Good Food for all family members
- Control over income
- Have her own job/ business / share in business

39 % of women considered empowered according to local described criteria have basic facilities of life have and practice basic right, have full family support and respect in family. Her opinion considered important for household decision-making. It was clearly mentioned by respondent's that empowerment cannot be achieved with out support of male members support.

Empowerment Vision Described by Female Respondents

Branch Name / Category	Dharmapura	Okara	Jallo	Sunder
Most Empowered	Literate Money Well dressed Property Mobile phone Understand ,love between husband and wife Television Fridge Husband has motorbike Less children	Own assets money and live stock Good food Television Fridge Good health Supportive husband Sewing machine (own business)	Rich Own assets jewelry Own car Own business /job All facilities of life ,good health No restrictions Two children Husband and wife work together Own house with garden	Own house All facilities of life Education for children Husbands business Own assets live stock , jewelry
Empowered	Literate Money Well dressed Mobile phone Supportive husband Television Fridge Husband has motorbike	Own assets money and live stock Good food Television Fridge Good health Supportive husband Sewing machine	Own jewelry Husband motorbike All facilities of life ,good health No restrictions Four children Education for children Husband and wife work together	Own house All facilities of life Education for children Husbands business Own assets live stock , jewelry
Disempowered	Illiterate Non availability of basic needs Violence from husband and mother in laws Large number of children No money how can she fulfill children needs Rented home	Illiterate Violence Non availability of basic needs Violence from Large number of children No money	Illiterate Neat and clean house Restriction from husband and in-laws Large number of children No money No right Pressure from society Violence	Disorders house Restriction form husband No basic right Violence No money Too many children

Dharmapura Women Group

Group Description: there were 9 women clients of Kashf in this group. Only two of them were literate. One had completed her primary and other had completed her matriculation. Most vocal woman was illiterate.

Diamond divided into three parts

Part one : (most empowered woman section) A beautiful house, woman with handbag. Flower, motorbike: means of transport, square With many dots: mobile phone: means of communication, two small squares: book, copy: symbols of education. 4 kids, Television, refrigerator

Part two : Women didn't draw any symbol in the middle of the chart as the chart picture depicts.

Part three : **disempowered woman**, a woman with falling tears, a Stick: symbol of violence, many children.

Group discussion:

A woman who is much empowered has her own business. She has the support of her husband. She has the right of choosing between the right and wrong. She has good health, healthy diet and has four kids and practicing her family planning right.

Respondents mentioned that disempowered woman have no rights, she bears husband and in-laws violence, her mobility strictly banned, women pressurized by the man, having no share in income, bounded by customs and having no education.



Okara Female focus Group

Group Description: There were 8 women clients of the Kashf in that group only one of them was literate. She had completed her primary education. She takes initiative and draws the symbol with the help of other women who was literate. Initially women were reluctant to draw but later felt comfortable. One most vocal woman draws the symbol with four legs and says that it is my cow. Diamond was divided into three parts,

Part One Most empowered: A cow, live stock owned by woman

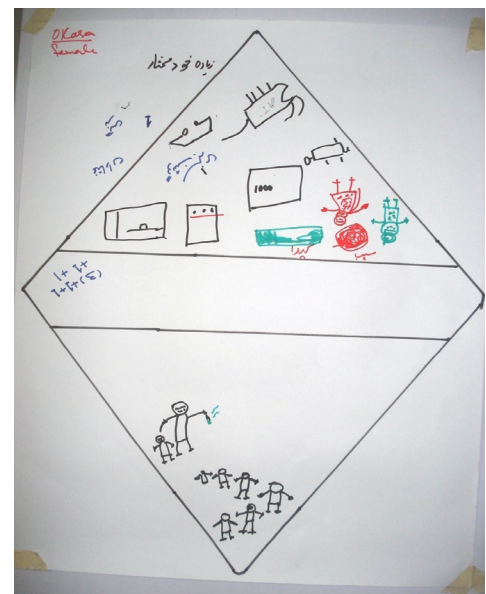
A square with 1000: money, Square with handle, Fridge, a square with small dots television, Apple: circle with red color, Banana: Square with green color

A Car: show own car

Part Two Empowered: Women didn't draw any symbol in the middle of the chart as the chart picture depicts.

Part three Disempowered:

Symbols: A big man have stick in his hand and beating a woman. There are number of children who are weeping.



Group discussion

A woman who is much empowered is rich, aware and practices her own rights. She owns assets such as livestock. She is literate and has control over income of the household. She owns house, has nutritious food available in her house. She has only two children.

It was discussed an empowered woman has basic rights and practices it, she also has full support from her husband or father. She would be skillful and can earn for her family.

In the third part of diamond, women told that a disempowered woman has to bear violence from her husband and his family. She has many children because she does not have the right to decide about family planning. She spends her life with poor health. She lives in bad circumstances with non-availability of good food. She cannot go outside of the home and has many restrictions.

Jalo woman Group.

Group Description: there were nineteen women in the group. Majority was illiterate. A woman was doing a job. One was working as LHV and two were working as a helper with their husbands.

Part one Most empowered: woman was the one those who had their own source of income. She could take steps by her own and having no restrictions. She had the basic facilities of life as well as had the right of taking decisions. She had a happy family and a supportive male.

Part two Empowered: Women didn't draw any symbol in the middle of the chart as the chart picture depicts.

Part three Disempowered:

This symbol showed having many children. More needs and less resource.

Group discussion:

A woman who is much empowered has the right of decision-making. She can do things according to her own will. She is supported by the males of her family. She has her share in the income of her house, takes proper diet having no restriction on mobility. She has a small family size, can look after her children in a better way, and can give them a bright future. Whereas a disempowered woman has no right of decision. She is considered less wise and has a too large family to look after properly. She has to bear violence from her husband and family.



Sunder Women Group

There were 19 women client of Kashf in this group. There were only three member were literate, one has completed her middle and she works as lady health worker in the village, second and third has completed hardly primary. There were five vocal women in the group.

Part one Empowered women: Modern woman, four children, beautiful house with garden, a book, symbol of education.

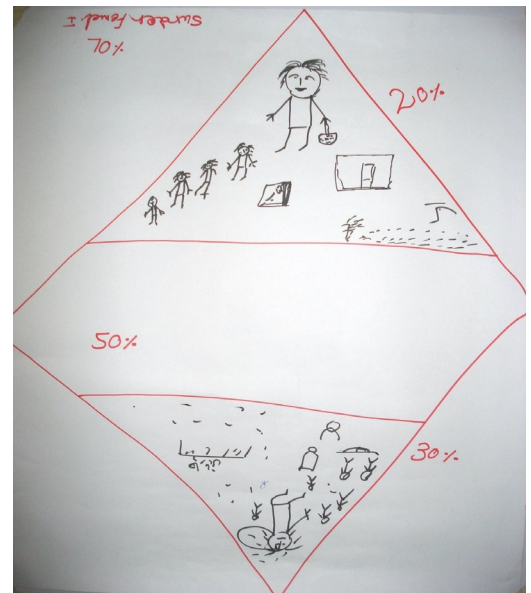
Disempowered: a woman with scattered hair, kids, a woman having many kids, **utensils** = it shows scattered utensils are in courtyard. Dirty water flows by courtyard, which is a house of flies and mosquitoes.

Group discussion:

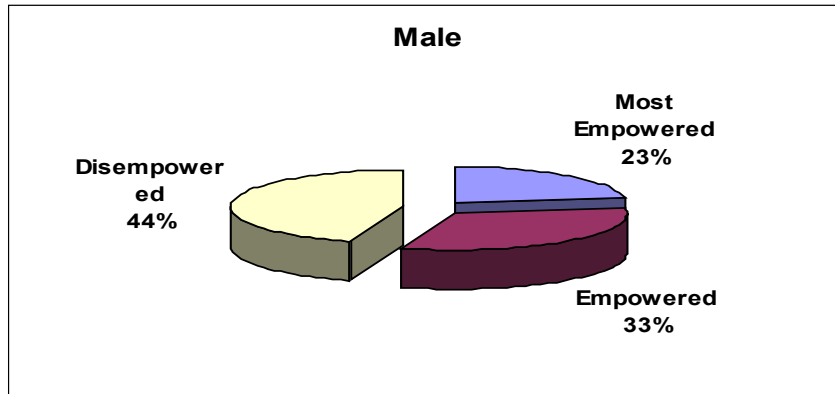
An Empowered woman is happy and modern, having a handbag in her hand. She has full support of her husband.

She has decision power and practices it by having few children. She takes proper diet having no restriction on mobility. She has small family size, can look after her children in a better way, and can give them bright future.

Where as a disempowered women having no right of decision. She has to bear violence from her husband and family. She cannot go outside of the house. At home, there in no proper drainage system available and dirty water flows from the courtyard and caused diseases and infection in her children.



Men's vision of Women Empowerment



It was mentioned by male respondent that women could not be empowered until we educate and change our cultural norms and create gender-sensitized society.

Male respondent considered that there are hardly 23 % women are most empowered as per the local defined criteria.

- Good understanding , love and affection with husband
- Literate
- Wise
- Practice her basic rights
- Good Food for all family members
- Have her own job/ business / share in business
- Control over income
- Having few children

Men stated that 44 % women are disempowered

- Subject to many kind of domestic violence
- Dependent on husband
- No basic rights with many restriction from husband
- Bounded in House
- No security
- No respect
- Many children
- No education for children
- Mobility restricted

(Haalat di Mari hoi khaton)

33 % women were considered empowered women according to the local defined criteria.

It was mention at Sunder and Jalo that women mobility is restricted due to the cultural taboos and poverty. In modern areas of the city where educated people lives mobility, job is not the problem for female but in our rural areas every one point out whose daughter, sister and wife is going outside of home. Society nerve accept women openness and free mobility, it considered as bad character woman and attaches so many sorties with them.

Branch Name / Category	Dharma pura	Okara	Jallo	Sunder
Most Empowered	Literate Money Well dressed Property Mobile phone ,love and affection between husband and wife Television Fridge Husband has motorbike Mutual decision of Less children Work with husband and earn	Decision maker Male Husband's own business / land Good food Television Fridge Own Car Male and female equal	Own business All facilities of life ,good health No restrictions Two children Husband and wife work together at home Own house with garden Mobility no problem Educated	Trust between husband and wife Own house Own assets live stock , jewelry All facilities of life Education for children Husbands business Two children Mobility restricted in rural areas due to cultural decimation , poverty
Empowered	Literate Money Mobile phone Supportive husband Television Fridge Husband has motorbike Work with husband and control over money	Decision maker Male Husband's own business / land Good food Television Fridge Own Car Male and female equal rights Control by male	Husband and wife Work at home All facilities of life ,good health No restrictions Two children Own house Mobility restricted problem Education for children	All facilities of life Education for children Husbands business Own assets live stock , jewelry Own house
Disempowered	Illiterate Negative thinking of male Violence from Large number of children Small hut Jobless husband No education No health No facility of good life	Illiterate Violence Quarrel between husband and wife No money Non availability of basic needs Large number of children No money	Illiterate Neat and clean house Large number of children No money No right Mobility restricted Violence (Halllat di mari hoi)	Violence Disorders house Restriction form husband No basic right No money Too many children

DHARAM PURA

There were 10 male members (husbands of Kashf clients) in this focus group. Only two of them were literate. One has completed his matriculation and other has middle certificate.

Part one most Empowered:

House, Heart: love of husband and wife. Happy Man and woman with one child, mobile phone, Book, Scissor and part of shoe: it show woman work with her husband and make upper part of shoe, Earning Source.

Part two Empowered woman:

Have health, education, family planning facilities, Good education for her children, have new business, which she will run by the support of the husband. No social barriers and negative perception about such kind of woman

Part three Disempowered

A man with stick: show violence of man, a woman with tears and unfurl hairs, Many children, circle with cross, shows no good available. Little hut: small cloth house

Group discussion:

Men described that a woman who is much empowered have all facilities and luxuries of life. There is love and affection between the husband and wife. Wife has good communication with her husband and participates in home and family decisions. She has her won income source and business, which she runs with the support of the husband. She also has mobile. She owns good house with garden.

Empowered woman has health, education, family planning facilities, Good education for her children, has new business, which she will run by the support of the husband. No social barriers and negative perception about such woman.

Disempowered woman have no facility of good life. She cannot send her children to school because her husband has no job. She has to bear the violence of her husband. They live in small hut with no necessities of life.

Okara Group:

Group description: There were 9 male members (husband of Clients) of Kashf community in this focus group. One of them was literate.

Diamond was divided into two parts.

Part one Empowered:

Male and female, Two children, A red square = Money, Black square and green grass = field, A Car, square with small dots = mobile, blue square = own business

Part three Disempowered: Circle with cross on it = no food, man and woman = man and woman quarreling with each other

Group discussion:

Respondents were saying that empowerment means responsible and free in his/her all decisions of life, as a male member is responsible for decision and bear responsibilities of



a home. A woman came at the second level; she is responsible to manage home with in given income.

They told that an empowered woman has all rights and mutual understanding with her husband. An empowered woman has two or three children, which go to school. Her husband has business and husband also give income to her.

Whereas, disempowered woman do not have any right and decision making power. Disempowered woman has many restrictions from in-laws.

Sunder Male Group:

Group description: There were 8 male members of Kashf client’s husband in this group. Only one of them was literate, he has completed his middle class.

Diamond divided into three parts.

Part one: Male and Female = husband and wife by holding hands. Motorcycle: means transport, Two kids = small family, House,

Part two: They didn’t draw any thing in this part

Part Three: a small mud house, Many children, Male with stick in his hands = violence, woman with tears.

Group discussion:

Group members mentioned that as it is a rural area, women not allowed going outside of the home, she could do her business and work at home.



Jalo Male Group

There were 9 male respondent of Kashf were in the group. Only one of them was literate and he has completed her middle.

Diamond was divided into three parts.

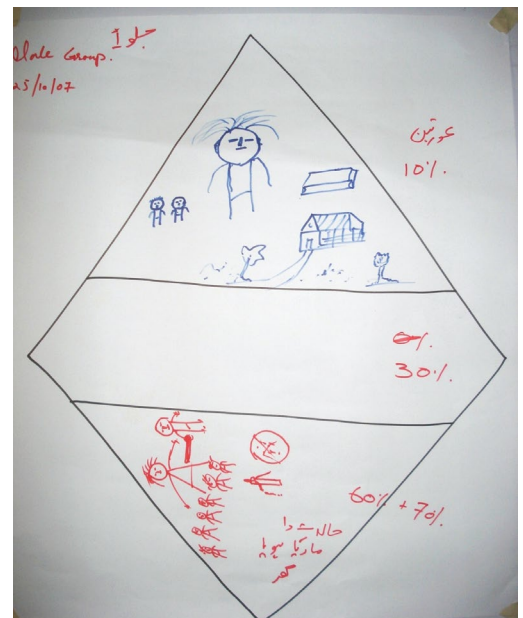
Part one: House with flowers, two Kids, book = symbol of education.

Part two : Empty

Part three: Man with stick= symbol of violence, too many children. Circle with cross = Food not available, Hand pump, mean no basic facilities food, clean drinking water not available.

Group discussion:

It was mentioned by the male member that in rural area women cannot become empowered due to the social setups, restriction, and interference in personal matters and culture of the village. Respondents were saying a woman can do everything like business, work, job and all decisions of her life but these things only can happen in educated and more cultured areas like defense, model town etc.



Conclusion and identification of the empowerment indicators:

Study reveals that there is major difference in the opinion of urban and rural community male and female members. Rural communities living with the more restrict cultural biases and have more strong gender perception; however, the urban community is more aware about woman rights and accepts the change, which is occurring along with the time.

It was also discussed that social barrier and gender preconceived notion are obstacles in women empowerment way.

Client appreciated Kashf's credit program and effort for woman empowerment; they also demanded that skill development trainings, bigger capital and marketing trainings required for women empowerment. Kashf should give us one-month grace period for establishment of business it is another demand of clients. Male respondents added that for women empowerment Kashf should make small factories and generate employment for women. We have full confidence and trust on Kashf, because Kashf provides respectful and harassment free environment to our women with integrity

Indicator identified by the community

- **Enhanced confidence**
- **Income**
- **Education formal and non formal**
- **Mobility**
- **Harmony , affection with husband /family**

Action Steps

After feedback on empowerment study, above-mentioned five indicators would be incorporated in Loan application form after which capture data on regular bases. After that, it will integrate in IT system to record data and make it available for analysis. After pilot test, these steps would help us tracking women empowerment on regular bases and taking forward women empowerment agenda at Kashf.