

# Empowering Women: Microfinance or Wage Employment

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## **Abstract**

*Women empowerment is a focus of regional and global programs created towards women development in recent years. Economic empowerment seems to bear fruits for the interpersonal, social, legal and political areas as well. Microfinance programs and wage employment programs have served as two significant instruments to stimulate this process of positive change starting from individual/ interpersonal level and expanding to families and communities. This exploratory study attempts to compare microfinance with wage programs to see their effectiveness in Karachi. A total of 120 interview questionnaire was distributed among women respondents, two focus studies and five interviews with the policy makers provided insights to understand these programs. The study discovers that women who availed microfinance programs have shown low rate of economic and social development, whereas women who availed wage programs have shown higher level of economic and social development. Furthermore, findings have also supported the fact that absence of legal framework, infrastructure, training programs by microfinance institutions inhibit the growth of the women enterprise and support wage employment which ensure the fulfillment of basic needs at early level. The new dimensions of the study can be further investigated by increasing the sample size.*

**Keywords:** *Microfinance, wage employment, women development, women employment, women empowerment and women literacy*

## **1. Introduction**

As a developing country, Pakistan may benefit from the lessons of economic development economic of countries which initiated these programs before Pakistan. Women comprise almost 51% of Pakistan's population and play an active role for the well being of their family and society at all levels (National Commission on Women, 2011). Unfortunately, the socio-political system prevalent in Pakistan could not bring major improvements in the status of the under privileged women in successive years of its establishment. The women at grass root level are still deprived of their rights. They still face the challenges of poverty, disparity, and earn hardly an acknowledgement of her role in serving her family.

The world has transformed into a global village in recent years and many practices of bringing improvements in economic and social areas have been shared between countries. There are examples of Asian, African and Latin American economies where they tried to bring sustainability into their systems by acknowledging the role played by women at grass root level and facilitating them in solving their major problems.

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Developments in policy making are introduction a new tree in Pakistan by mobilizing more women and creating opportunities like Micro-finance and streamlining wage policies at national level.

### **1.1 Human Development in Pakistan**

Human Development Index (HDI) is an international and comparative scale of evaluating quality of life among the countries based on their economic and social indicators. The HDI ranking for year 2011 has shown Pakistan sliding from 125th position (2010) to 146th position (2012) out of 187 countries. Other two Asian countries India scored 136th position and Bangladesh at 146th position (Human Development Report 2013).

The economic indicator Multidimensional Poverty Index (MPI) identified 49.4% of households in Pakistan deprived of basic facilities like education, health and standard of living and more than 60% of them are women and children. The important social indicator Gender Inequality Index (GII) reflected gender-based inequalities in three dimensions of reproductive health, empowerment and economic activity. Pakistan is ranked 123rd of 148 countries in the 2012 index. This calls for attention as without bringing women -friendly policies, women empowerment remains a dream.

### **1.2 Problem Statement**

Pakistan has also shown initiatives of empowering women through introducing Microfinance and revising its labor policies. In future, Pakistan needs to develop sustainable economic policies to run these programs effectively and optimize their outcomes. These programs need to be specific to our geographical, economic, social and cultural systems. They also need to be streamlined with utmost care and vigilance. More over research is needed in the evaluation of effectiveness of these programs. The feedback and insight of women who avail these programs will have bedrock importance in setting their future directions.

## **2. Literature Review**

This section connects the women empowerment with evolutionary events. Global events also accelerated Pakistan to bring improvement in the quality of women's lives throughout the country.

### **2.1 Women Empowerment**

Women empowerment is multidimensional term in the literature. Economically, it to access of material resources such as land, money, credit, income and availability of employment opportunities. Soically it refers to the recognition of the role played by women in serving her family and community on a long run. Politically, it refers to the freedom to make choices in life, representation in political and decision making bodies and enjoyment of basic rights granted in the constitution and international agreements (Aurat Foundation, 2011).

### *2.1 .1 Regional Events of Women Empowerment*

The growth and success of the following two institutions earned the status of torchbearers of women empowerment in South Asia. The first pioneer institution is SEWA in India. It is Self Employed Women Association founded in 1970 in the city of Ahmadabad. It identified shortage of credit as one factor of inhibited growth in informal sector of women workers. SEWA became registered trade union in April, 1972. It kept increasing its membership and included women from many other professions into its fold. This has become flagship organization of protecting women 'e rights in economic sector (SEWA 2009).

The second remarkable institution is Grameen Bank founded by Dr. Yunus in 1976. He was serving as the Head of the Rural Economics Program at the University of Chittagong - Bangladesh, when he launched an action research project of designing and providing credit delivery system for the rural poor (Yunus, 2009). The program had its positive multifold impacts on poverty eradication, self-employment, women empowerment and provision of banking services at grass root level. Women empowerment made substantial gains in rural, Grameen Bank has lent to 2.4 million borrowers consisting on overwhelming women majority (Bonavigilia 2000).

## **2.2 Microfinance Programs**

Microfinance programs started in 1970 and became famous in 1990's to eradicate poverty through their loan programs. Their aims included to mobilize women and increasing their role as social catalysts to bring economic empowerment and subsequent development to their families and communities.

### *2.2.1 Effectiveness of Microfinance Programs*

One of the most important outcomes of microfinance program is its role towards eradicating poverty. Poor women could rely on these programs as their sources of income which made money available for ensuring food supplies, children education, to encounter glitches, health facilities and other family uses.

There are worldwide studies supporting microfinance as a strong tool to empower the underprivileged masses with credit facility and earning opportunities. (Otero and Rhyne 1994). Microfinance programs were powerful in income generation and ensuring the basic needs to their women clients and their families. In Bolivia they led to increase in family income and smoothing of domestic consumption, reported by 68% of their clients. In Ghana they were the source of income diversification (MKNelly & Dunford, 2001).

The school enrolment was another area which was directly influenced by increase in family income. Borrowing from SEWA Bank in Ahmadabad- India had a positive impact on boys enrolment in secondary schools. However the enrolment of girls in secondary schools and boys in primary schools was still less than expectations (Chen, 2001). Microfinance programs and their impacts were studied in Bangladesh in more details as it was the place of their inception.

A study ( Hasham, 1996) by surveying 1300 clients and non-clients in Bangladesh, indicated the higher physical mobility , ownership of assets, political and legal awareness were possessed by women clients after the years of association with microfinance providing organizations as compared to non-clients. The programs were influential to increase legal and political empowerment among their participants. In few cases, membership with the programs led to rise in domestic violence. However, the rate decreased after accepting women newly gained status. Women experienced rewards of their economic potential and self- worth. Women reported decline of domestic tension and violence after their contribution in family income generation (Kabeer, 1998). Women benefitted from this opportunity and explored new enterprises for them. Micro-credit programs have stimulated entrepreneurial activity and small enterprise development and personal earning among women (Wise, 2001).

### *2.2.2 Ineffectiveness of the Microfinance Programs*

Microfinance programs may have adverse effects on women empowerment. A study made by Linda Mayoux (2005) states that majority of these programs are a failure as they do not bring sustainable income for women, poorer women have not got access to these programs, gender inequalities seem hard to finish and support these programs and finally these women entrepreneurs could not stand out because of limited economic exposure. Mayoux also highlighted the Microfinance Institutions more paying attention to their recovery plan rather than poverty eradication because of high credit risk threatened by the global economic situation (Mosley & Hulme, 1998). This diminishing income among poor people has also been supported by (Lascelles 2011).

In Pakistan microfinance programs have been observed with having limited impact as women empowerment more falls into household domain where they have limited rights and majority of the decisions are still taken up by male members (Asim 2008, Goetz & Gupta,1996).

### *2.2.3 Microfinance in Pakistan*

Microfinance programs were also initiated in Pakistan to keep pace with global changes. First Women Bank of Pakistan (1990) was established to take into account the entrepreneurial abilities of Pakistani women and provide them with capital to start their enterprises. However, it could not stimulate the economic empowerment among the larger section of society (National Commission of Women Report 2011).

Rural Support Program (RSP) established its microfinance institution as “Kashf Bank” in 1996-97. Pakistan passed “Microfinance Ordinance” in 2001 and established its first Microfinance bank in 2004.

## **2.3 Wage Employment**

Wage employment among women refers to their work in formal or informal sector of industry against mutually agreed amount of money or wage. Although the educated women have also entered into the formal workforce especially in urban areas (Kazi 1999:409) but still the number of women in Pakistan is quite less that is 13.45% as compared to the other Asian countries like Srilanka where the number is 45%. (Mahbub ul-Haq , 2000). Although Pakistan is the ninth largest country for higher women work force size but lowest in terms of providing

wage opportunities to its workforce besides agriculture (Adnan, 2011). Pakistan had been following the footprints of United Nations in setting women-friendly policies and established National Commission on Status of Women (NCSW) in year 2000.

### *2.3.1 Effectiveness of Wage Programs*

Wage programs found effective in bringing a multifold uplifting in women's lives. The mothers who work in the formal sector of industry encouraged and took steps towards their daughter's literacy and continued it to higher level. (Kazi 1999). Khattak (2001) found that women earned more respect for themselves as they were consulted in decisions regarding the construction of their house and marriage proposal. They became more assertive as decisions about household were concerned. Shift in gender role and their children education were the most important outcomes.

### *2.3.2 Ineffectiveness of Wage Programs*

Working women in Pakistan face similar problems like other Asian women. Shaheed and Mumtaz (1981) found that women's work day had doubled. They spent an average of six hours per day on piece-work, and an additional 6-7 hours a day on house work. Women hardly get the benefits of minimum wage, medical facilities, insurance, old age benefits, limitation of working hours and the transport. Although Pakistan has signed ILO (International Labor Organization)'s Convention 100 regarding equal pay for equal work. Women seldom join trade unions which are heavily male-dominated. Families, employers and socio-cultural constraints discourage them from engaging in union activities ( Aurat Foundation 2011).

## **3. Research Methodology**

This comparative research study investigated the general aims of microfinance and wage policies in Karachi- Pakistan The effectiveness of micro-finance and wage employment in improving overall women development was studied at family and community levels. Suggestions and feedback were collected to make suggestions and future research parts of this report.

Ethical protocol of research was followed by discussing the research plan and questionnaires with the relevant institutions before conducting the research. Permission was taken from every respondent before interviewing. Photographs were not taken and confidentiality of information and respondents were assured during and after research. The study faced limitations like one semester time seemed inadequate to investigate its all relevant aspects. Low level of literacy among women respondents might have created power relations among researcher and respondents in communication.

### **3.1 Sampling Method**

Microfinance institutions are few in Karachi, one of the most reputed microfinance institutions was approached and it showed its consent for the research study. This institution has reputation of replicating their microfinance projects with the direct assistance of BRAC Bank Bangladesh.

As the complete and updated records of the program beneficiaries were available, this led to the choice of Random Sampling as sampling method. Participants were selected on the basis of random sampling of the sample list for survey interview and focus group studies. This microfinance institution has been serving under-privileged areas of Karachi by dividing them into their operational areas or clusters. The cluster of Kemari was selected being the largest and oldest out of all clusters. This cluster of Kemari comprised over 20% of the total microfinance population of the institution within Karachi. Every 7th woman was chosen to be the research participant of the study. The random sample of sixty women participant was drawn from the sample list. The cluster of Kemari was also selected for Focus group studies as well. It consisted of sixteen groups altogether. Four groups were chosen with fifteen women participants each. Focus groups were chosen on random basis by selecting every third group out of the total.

The wage section of this research study faced challenges in drawing its sample. There are no updated records available with the government departments about the status of women working under wage employment in Karachi. The records available with Bureau of Statistics –Sind were also found to be obsolete and inadequate for research purpose. Convenience sampling was chosen as the sampling method.

The wage study was conducted in the area of Ranchore Line, Punjab Colony, Dehli Colony and Clifton Block 9. To study the formal wage sector, registered educational institutions, textile and flour mills located within the mentioned areas were contacted for the research study. In each institution the women wage employees list was considered as sample list and every 5<sup>th</sup> woman was chosen to be the research participant and get her feedback on survey questionnaire. Sixth survey questionnaires were filled out overall.

The sample consisted of 15 support staff working in schools (formal sector), 25 laborers working in textile mill and flour mills (formal sector) and 20 house maids (informal sector).

### **3.2 Sample Characteristics**

The women who were included in the study were the part of working population (15 to 50 years). They were illiterate or maximum attained matriculation. They shared lower middle or poor socio-economic background with monthly income within 10,000 Rs. Their work experience comprised over three years.

### **3.3 Data Collection Methods**

The data were collected using a close ended questionnaire based interview from women respondents (60 microfinance + 60 wage). Three of the semi-structured interviews were conducted with banking professionals to review policy insights for micro-finance and two interviews with development experts to review the policy insights for wage employment and micro-finance both. The Focus Group insights were collected from 10 participants each of wage and micro-finance.

### **3.4 Index Construction and Data Analysis**

The findings are presented in tables (in appendix) that include percentages. Index was constructed by allocating zero to nil/no answer and 1 to yes answer. Finally all scores were added section wise and were divided by the total of the section and multiplied by hundred to get their percentages.

## **4. Research Findings**

### **4.1 Economic Empowerment**

Economic empowerment only began when these women respondents started earning. The respondents of micro-finance had reported increase in economic empowerment to 31% from initial 9%. Even though their role changed but it was more to be seen in earning only. There was little increase in their control over family income and deciding the budget of their homes. Since their income was not substantial so was their ownership of resources at home and economic empowerment.

The respondents of wage employment reported an overall 80% empowerment in their economic role from initial 14%. They got significant participation in allocating budget for the family and increased their ownership of resources. Extra money also brought some savings.

It was also shared by both (wage and microfinance) respondents that the money earned also used in clearing their old debts and providing basic needs to their children in form of regular food, cloth and other necessities, education and health facilities. It apparently led to low domestic savings but regular fulfillment of needs and setting priorities in terms of child education brought sense of satisfaction and worth to these mothers. Economic empowerment found to be acting as stimulant towards other areas to develop as well.

### **4.2 Socio-Cultural Empowerment**

The change in economic role of women also brought a change in their socio- cultural role. The respondents of micro-finance shared low needs of mobility as most of them stayed at home and their matters were sorted out by male family members for them. They hardly ever interacted with any stranger. Most of the time banking staff paid them a visit in presence of their male family members which gave them less place to speak and learn as well. They were more toward living traditional lives as their parents lived because of absence of role models and inspirations in their lives. Living among the same family and community members kept them confined and almost at same pace like others. The rate of empowerment almost remained unchanged from initial 23% to 22% at the end of the process.

The respondents of wage employment reported that since their workplace located far from their home so using transport (company provided or public) became their need. The work place experience also gave them chances to meet and learn from other women who empowered themselves with education and were living a successful life. It also changed their way of thinking and in creating more opportunities for their daughters. It also gave them chance to network with different people and interact more on personal and professional grounds. The rate of empowerment increased from initial 26% to 46% in the process.

### **4.3 Interpersonal Empowerment**

Interpersonal empowerment also seems to stem from economic empowerment. Respondents of micro-finance witnessed a limited shift in their interpersonal roles as they could not make a big difference in their family income. Earning money and paying the loan installment seemed to be a burden which increased the stress level among women. The autonomy was found little as there is no constant flow of income from the wives to relieve the domestic spending. The increase in the interpersonal empowerment reported was from 9% to 16%. The respondents of wage employment supported that increased economic role also increased their role in family decision. Family quarrels reduced as more money ensured the provision of basic needs. It also created more value of money for women after earning they realized “it takes blood to work”. Their understanding with their husbands increased as they provided them a meaningful support. It had reduced domestic violence to great extent and improved the quality of their family lives. The reported increase took place from initial 8% to 31%.

### **4.4 Legal Empowerment**

Legal empowerment was found to be the lowest among all other variables. It was apparently Seemed to be the outcome of low literacy, low awareness of socio-political areas and non-fulfillment of basic human rights among women participants .Women participants who availed micro-finance programs found to have no knowledge of their legal rights before joining the program. The awareness of legal rights increased to 5% which was the result of exposure provided during information seeking and documentation procedures.

The women related to the wage employment showed no prior knowledge of their legal rights. They were found completely deprived of knowledge of women -friendly laws and regulations in the country. After getting exposure to the wage programs their awareness of legal rights increased to 16%.

### **4.5 Political Empowerment**

Political empowerment also showed limited gains. Both women respondents showed resentment towards political system and political empowerment for women. They thought their only political role was to cast a vote in elections usually directed by their male family members, without knowing their agendas of political parties. The Initial level of political empowerment among microfinance respondents was found to be 4% which increased to 10% while wage respondents role increased from 3% to 17%.

Overall, women gained more in economic, interpersonal socio-cultural areas of empowerment and comparatively less in legal and political empowerment areas. Both microfinance and wage employment contributed towards substantial gains among women. However, Wage employment showed overall higher scores on the index as compared to Microfinance employment.



Figure 1. Percentage gains of Empowerment through Microfinance in selected areas.(MF=Microfinance)

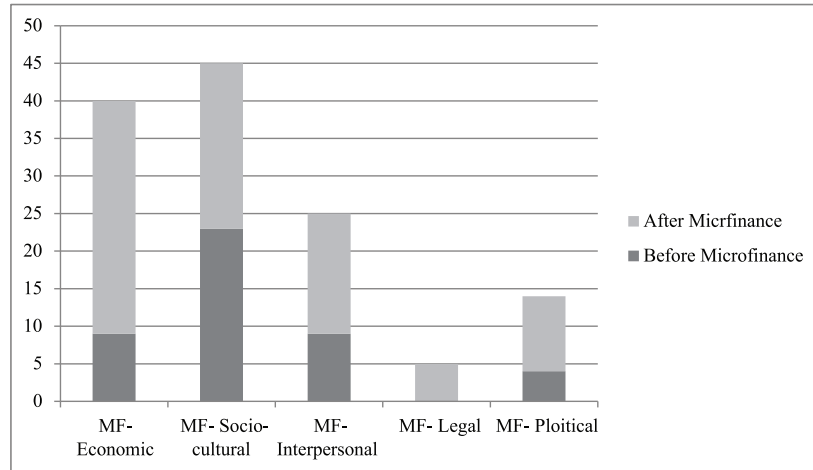
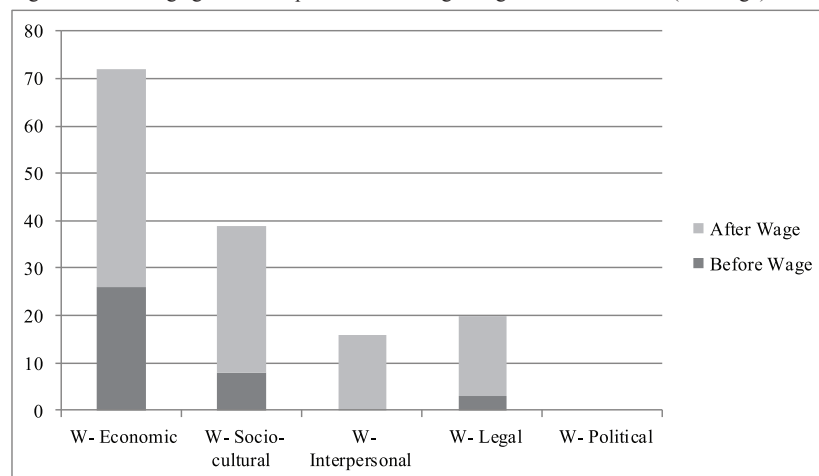


Figure 2. Percentage gains of Empowerment through Wage in selected areas. (W=Wage)



#### 4.6 Ability versus Skill

Experts from banking sector showed their concern towards the program development in the light of Grameen Bank model may be a failure as this model is finding its way out to survive. It takes personal involvement of the leader/ the initiator of the idea to the community he/she wants to develop. It also takes ‘physical presence’ of the leader as teaching the skills of enterprise through deciding the area of interest for economic activity, maintaining accounts, negotiation and bargaining skills, selling and evaluating the business cycle to bring further development should be an ongoing process which need constant guidelines and training. This can not be taught through one or two workshops it should build constant monitoring and

support for its effective implementation. Experts found it difficult to accustom micro-finance products for such large number of women while knowing that all women will not have an entrepreneurship as it is a natural ability of mind rather than attainment as a result of given training.

#### **4.7 Compatibility of Microfinance with Rural Community Development**

Microfinance/microcredit model seems to be more towards compatible rural community development as compared to urban areas as it needs networking of the creditors and working into a team, which demands high trust among the group members as they belong to the same area, the community. They can easily take the guarantee of each other. These models have been replicated successfully in Pakistan by National Rural Support Program (NRSP) and Agha Khan Rural Support Program (AKRSP).

#### **4.8 Microfinance/ Micro-credit Banks Need Proper Regulatory Framework**

Experts from banking sector stated that without the proper regulatory framework/microfinance or credit products will not have ground. To establish them on regular basis and streamlining of their operations demand a complete micro and macro environment. These programs must be protected by the regulatory framework. Absence of infrastructure facilities, low literacy rate, low community awareness efforts and wider gender discrimination limit the growth MFI in Pakistan

#### **4.9 Wage Employment and Sustainable Growth**

Experts from enterprise development agreed on the fact that providing wage employment seems a better option in the current situation of Pakistan, which is recognized by rampant inflation and absence of law and order in almost all state departments. Poor masses need to work and later through formal and informal trainings they can further increase their earning capacity. Money they will be earning can directly satisfy their basic needs. After regular income people can sustain some money as their savings. Competition among the employees also sets high motivation for learning and financial rewards and appreciation bring value to the process.

### **5. Conclusion**

Women empowerment is a process of not only improving women's lives but also the development of their family, community at a large scale. Microfinance has shown limited growth as it calls for certain infrastructure and managerial support which may not be uniform across the rural and urban areas in Pakistan. Although high rate of inflation and economic recession is sweeping the sustainability of financial resources, developing enterprises and surviving in the market may be challenging. Its impacts on economic, interpersonal and social areas are somehow significant while legal and political areas hardly showed any sign. These programs are still not accessible to the poor women of the society partly because of absence of community and group networking and, secondly, the policies of microfinance institutions where they look for male members and their earning before issuing a loan.

Wage employment has shown higher growth in empowering women comparatively. The effects of change are quite visible in economic, interpersonal and social areas while legal and political areas still need attention. These programs have shown multifold impacts in individual, family and community lives of the women. Earning ability has not only changed the gender relations but also made families more visionary by spending more on children's education.

### 5.1 Recommendations

Following are recommendations to make microfinance and wage programs more effective:

1. Banking or microfinance institutions should customize women- friendly products and policies. The banking products should be customized according to market conditions in rural and urban areas.
2. The whole community should be mobilized in catchment areas, rather approaching individual women to increase the number of future participants.
3. Consideration should be given to maintain low interest rates especially in the beginning phase to enterprise .
4. The government should build up a proper law and enforcement system to protect these NGO's and their operations as part of the judicial system.

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## Appendix

### “Microfinance or Wage employment” Questionnaire Women respondents No. \_\_

Dimensions of women empowerment in household, community and broader arenas	Before availing the wage	Before availing the microfinance	After availing the wage	After availing the microfinance
<b>Economic Role</b>	00	00	60	27
1- Role in earning activities	15	06	57	18
2- Control over family income	15	06	57	15
3- Role in decision of allocation of budget	12	09	54	24
4- Ownership of family resources				
5- Involvement or representation in community or local bodies.	00	06	12	09
<i>Aggregate of economic empowerment areas</i>	42	27	240	93
<b>Socio-cultural Role</b>	09	06	30	12
1- Women’s freedom of movement	60	60	36	09
2- Discrimination against daughters				
3- Commitment to educating daughters	15	18	39	18
4- Access to modern transportation	18	09	36	12
5- Participation in social networks				
6- Shift in patriarchal norms	06	09	09	09
7- Representation of the female in myth and ritual	00	00	18	03
8- Women’s’ literacy and access to broader educational options	15	12	27	21
9- Positive media images of women, their roles and contributions	00	00	15	18
<i>Aggregate of socio-cultural empowerment areas</i>	18	12	36	15
<b>Interpersonal Role</b>	141	126	246	117
1- Participation in domestic decision making	15	18	54	42
2- Control over spouse selection and marriage timing	00	00	00	00
3- Freedom from violence				
4- Shifts in marriage and kinship system indicating greater values and autonomy	18	21	45	15
5- Reduction in the practice of dowry	00	00	21	12
6- Acceptability of divorce	00	00	00	00
7- Local campaigns against domestic violence	00	00	12	00

Dimensions of women empowerment in household, community and broader arenas	Before availing the wage	Before availing the microfinance	After availing the wage	After availing the microfinance
<i>Aggregate of interpersonal empowerment areas</i>	00	00	00	00
	33	18	132	69
<b>Legal Role</b>				
1- Knowledge of legal rights	00	00	18	00
2- Domestic support for exercising rights	00	00	00	00
3- Community mobilization of rights	00	00	00	00
4- Laws supporting women's rights	00	00	12	06
5- Advocacy for rights and legislation	00	00	18	09
<i>Aggregate of legal empowerment areas</i>	00	00	48	15
<b>Political Role</b>	00	00	24	06
1- Knowledge of political system and means of accessing to it.	00	00	00	00
2- Domestic support for political engagement	00	00	00	00
3- Exercising right to vote				
4- Women's involvement or mobilization in the local political system	09	12	21	24
5- Support for specific candidate and legislation	00	00	06	00
	09	12	51	30
<i>Aggregate of political empowerment areas</i>				

**Source:** Malik. Anju.2002." Conceptualizing and Measuring Women's Empowerment As a Variable in International Development": World Bank Workshop on Poverty and Gender: New Perspectives