External Evaluation of the National Programme for Family Planning and Primary Health Care

Lady Health Worker Programme

Lady Health Worker Study of Socio-Economic Benefits and Experiences

Oxford Policy Management
August 2009

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Cover photo: Lady Health Worker meeting with her supervisor

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Executive summary

Introduction

This report summarises the findings of a special study undertaken as part of the Third Party Evaluation of the Lady Health Worker Programme in Pakistan, the focus of which is the impact of Lady Health Worker (LHW) and Lady Health Supervisor (LHS) employment in the programme in terms of unanticipated benefits for the LHWs and LHSs themselves, their families and their communities.

More specifically, the objectives were to examine:

- Their prescribed, perceived and emerging roles, responsibilities and characteristics, including their motivations, personal strengths and problems and future hopes;
- The socio-economic benefits to the LHWs and LHSs and their families and communities from being employed in the Programme;
- Workloads and day-to-day activities;
- Perceptions about working conditions and terms of employment;
- Relationships with the community; and
- Possible 'spill-over' or 'demonstration' effects of LHW and LHS employment on their communities in terms of potential impacts from being positive role models for other women.

Although the immediate aims were to provide evidence for the Programme on both the tangible benefits from wages earned through LHW/LHS employment as well as intangible – but no less important – benefits in terms of empowerment for these women, the study also provided a unique opportunity to look into patterns of employment, empowerment, and perceptions of work by women in Pakistan in general. However, operationalising these research objectives presented many challenges, since defining and measuring empowerment are extremely difficult in practice. In order to address these challenges, the study used a 'q-squared' methodology, using qualitative and quantitative data to triangulate findings and explore issues from multiple angles. The quantitative data was supplied by the addition of specifically-designed questions to the nationally-representative quantitative survey of beneficiary households and LHWs used for the main Programme evaluation, while the qualitative data were gathered through a specific survey of ten districts throughout the country.

The report begins with an overview of the context of women's employment and a brief discussion of some of the important concepts employed (Chapter 1). It then describes the methodology for the study (Chapter 2) before discussing the findings from the data in terms of characteristics of LHWs, LHSs, and beneficiary women (Chapter 3) and their motivations and experiences of employment (Chapter 4). It then moves on to an analysis of empowerment patterns in terms of use of income, decision-making, voice, and spill-over empowerment effects on beneficiary women (Chapter 5) before presenting overall conclusions and recommendations (Chapter 6).

Background and conceptual issues

The Lady Health Worker Programme provides a unique employment opportunity for women in the Pakistani context, where overall levels of female employment are extremely low even in comparison with other South Asian countries, as are levels of female education. The

Programme goals for the period 2003-2008 included expansion to employ 100,000 LHWs, each of whom must have at least completed eighth grade (while LHSs must have matriculated). LHWs provide health education and promote improved health behaviour, including the use of basic preventive health services. They supply some types of family planning, provide some basic curative care, and are trained to identify and refer more serious cases. Their work involves a high degree of mobility, as they undertake visits to households in their community. This is significant in the Pakistani context (especially in the rural areas served by the Programme), where there are generally very high levels of social restriction on women's movements outside the home. Social norms and gender roles are always critical in determining access to and motivations for paid employment, wages, experiences while in work, and the distribution of the benefits from earnings across family members, but they are therefore particularly important to understand here.

Although there are many potential definitions of empowerment, for the purposes of the study here we follow Kabeer's (2008) definition as "the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them". We also further understand empowerment to be:

- **multi-dimensional:** Women may gain control or influence over certain decisions in one aspect of their lives (for example, over the decision to educate a child) while other areas may be more difficult to assert control (such as over decisions regarding children's marriages).
- **mediated by a range of factors**: A woman's class background, level of education, and the socio-economic position of her household will all play a role in influencing her options and the extent to which she can translate resources into improvements in agency and voice.
- **a process**, including gains as well as losses: Changes are made slowly over time and not all will be positive across all dimensions.

Separating out these different factors contributing to empowerment and identifying changes along different dimensions at different points in time is therefore extremely complicated.

Methodology

Given these conceptual and measurement challenges, the methodology employed by the study needed to define a set of variables to measure empowerment, establish methods of data collection, and select sampling techniques which would be most likely to provide insights into women's ability to take or influence decisions across different aspects of her life, and the extent to which employment influences this ability.

The variables of interest were defined in terms of a set of control variables, a set of variables around working patterns and earnings, and finally a set of variables around decision-making and voice. Control variables included demographic characteristics (age, marital status, relationship to the household head), education, socio-economic status of the household, etc. Information on employment included motivations for taking up work (push and pull factors), the location of work (inside or outside the home), earnings, advantages and disadvantages of working, and perceptions by the community. Decision-making was measured in terms of women's participation over choices relating to household expenditure, investments in children's health and education, children's marriage, use of family planning, movement outside the home, and over women's work itself. Voice is measured in terms of whether or not a woman feels she should speak up or keep quiet when she disagrees with her husband.

In order to gather data on these different domains the study used a 'q-squared' approach, whereby data from quantitative and qualitative sources is integrated and findings are triangulated across both sources. This allowed the study to take advantage of statistical techniques afforded by the nationally-representative quantitative survey undertaken as part of the main Programme evaluation, while at the same time capturing more qualitative findings on causal mechanisms and explanatory factors revealed by the perceptions and experiences of women themselves through a small specialised qualitative survey in 10 districts across the country. This involved a total of 40 focus group discussions with LHWs (senior and junior) and community women (working inside and outside the home), using a range of participatory techniques. There were a further 70 in-depth interviews with LHSs, husbands, and community women.

The quantitative and qualitative work was sequenced as follows:

- Questions relating to the range of variables listed above were included in the quantitative survey instruments;
- An initial rapid analysis of the quantitative data was undertaken to understand broad patterns and trends to be validated and to identify further areas for exploration, providing a basis for the development of the qualitative survey instruments and sampling strategy;
- Findings from the qualitative work then fed back into a further round of analysis on the quantitative data in order to put these qualitative findings into the wider context of the nationally representative survey and to draw out new research questions and angles of investigation to pursue through the quantitative dataset.

Rounds of further analysis of the quantitative and qualitative data then proceeded in an iterative manner, so that all research questions were addressed from different angles and the findings triangulated with each other.

This general approach to triangulation was also further exploited within the quantitative datasets themselves. The quantitative analysis was based on a dataset of 554 LHWs and 4,761 beneficiary households, with different questionnaires used for each. While some variables of interest for this study were included in both questionnaires, the beneficiary survey provided a greater level of detail on household socio-economic status as well as data from both working and non-working women, thereby allowing a range of advanced statistical techniques for analysis. The LHW survey, by contrast is not only fairly small (with limitations on the precision of estimates especially once multi-variate analysis is undertaken), but it also does not provide an opportunity to investigate the differences between non-working women, women working in other occupations, and LHW employment.

In order to maximise the potential from both datasets, the study therefore uses the larger beneficiary dataset to make inferences about LHW experiences. This is done by understanding how LHWs fit into the wider population of women in the beneficiary survey and making comparisons with women having similar characteristics to those of the LHWs.

Main findings

Characteristics and employment patterns of LHWs, LHSs, and beneficiary women

According to the beneficiary survey, there is only 15% female employment overall; 53% of these women engaged in employment work inside the home and 47% work outside. There

are significant differences across provinces; in NWFP and Balochistan women who work are far more likely to do so inside the home than other provinces.

Women working at home mainly undertake embroidery, sewing and stitching, making mats, handicrafts, shop-keeping, rearing animals and selling milk; all occupations that do not require a high degree of education or training. By contrast, women working outside the home appear to be a much less homogenous group, with different experiences at both ends of the wealth/education spectrum. Women in skilled positions include teachers, health personnel, social workers, and NGO workers, whereas unskilled positions include generally uneducated women involved in agricultural labour, factory work, washing, and sweeping.

Differences in employment patterns can be seen along the following lines:

- **Relationship to the household head and marital status:** Beneficiary women who are the household head or sister of the household head are far more likely to be working (50% and 30% of these categories are working respectively), whereas daughters- and sisters-in law of the household head are far less likely (9% and 7% working respectively). LHWs are less likely to be married than the beneficiary women in the survey (66% compared to 96%), although the average age is the same in both samples. As a result, LHWs are far more likely to be the daughter of the household head than beneficiary women (21% of LHWs compared to 2-3% of beneficiary women), whereas beneficiary women are more likely to be the wife (69-76% of beneficiary women compared to 49% of LHWs).
- **Socio-economic status:** Women working inside the home tend to be drawn somewhat more from the poorest and middle quintile, whereas fewer women from the richest quintile undertake this kind of work. By contrast, women working outside the home are concentrated at both ends of the wealth index, with disproportionately more women from the richest and the poorest quintile and far fewer from the middle quintile. This reflects the differences in employment opportunities mentioned above, with poorer women undertaking unskilled work and richer women undertaking professional positions. It is not possible to directly compare the socio-economic status of LHWs with that of beneficiaries, but based on the main source of income in the LHW household (predominantly salaried jobs) it is highly likely that they generally are drawn from the richest segments of the population.
- **Education:** Education levels of beneficiary women are very low, with 57% having no schooling,19% having primary, only 9% entering high school (9^{th} & 10^{th} grade), and 2% having attended university. LHWs, by contrast, all have at least completed 8^{th} grade (as a requirement for the job), with 47% having completed 9^{th} or 10^{th} grade, 16% having completed through years 11 or 12, and 6% having attended university. Among beneficiary women, those working at home are more likely to be without any schooling or primary schooling, whereas those women working away from home are clustered at both extremes, with 53% having no schooling and 34% having high school and above, as is consistent with the patterns across socio-economic status.

Based on these patterns, it is clear that LHWs have most in common with women working outside the home who are from the richest socio-economic groups and have a higher educational status. The fact that they are more likely to be daughters of the household head rather than wives is also significant. These factors are helpful in drawing inferences about empowerment and bargaining power below.

Motivations for employment: push and pull factors

The Qualitative Survey revealed that push factors are reported to dominate pull factors for most of the women, with economic compulsions driving the decision to work in order to meet household expenditures, especially where males in the household are unable to provide fully due to unemployment and rising costs of living, or where the head of the household is female. However, better-off women working outside the home, older women, and LHWs (particularly those with more experience) also reported pull factors to be important, citing reasons such as utilising their education, respect and honour, confidence, knowledge, and increased awareness, together with having more income.

Advantages and disadvantages of work

Both the Qualitative and Quantitative Surveys illustrated the importance of community perceptions of work in women's experiences. Many beneficiary women cited community disapproval as a major barrier to taking up employment, whereas working women found this to be a factor that makes their work difficult, particularly for those in the lower quintiles. Women working outside the home appear to bear the brunt of this criticism, with work in the home generally perceived as virtuous, and work outside the home perceived as shameful. Women from better-off households and those with a higher level of education who work outside the home tend to be shielded from these negative perceptions to some extent, although not entirely. Many LHWs, and particularly the younger ones, reported a negative perception of their work by the community and were often subject to derogatory remarks. More positively however, LHWs reported to have found significant changes in this regard over time, with communities' initial negative reactions generally becoming positive as the Programme becomes established.

For many women, the advantages of employment are seen in mainly economic terms; where compulsions are strong, there is little choice in the matter, and women have little opportunity to weigh up the pros and cons of working. However, for women working outside the house in highly skilled positions, the benefits are much broader in terms of increased self-confidence and respect from the community.

Empowerment

In terms of impacts on empowerment, there are a range of different measures with interesting results, including the decision to work, use of female earnings, household decision-making, and voice.

Decision to work

The decision over whether or not to work appears to be strongly related to age and experience, with almost none of the junior LHWs exercising control over decision-making, compared with senior LHWs and LHSs, who had much greater discretion. This was generally true for better-off women working outside the home, although LHWs appeared to have greater control over their work decisions than teachers, who would have been expected to be a fairly comparable group.

Similarly, women working in the home have far greater ability to decide over work than those working outside the home, which is not surprising, given the levels of stigma that continue to be associated with women working outside the home.

Use of earnings

In terms of decisions over earnings, the Qualitative Survey was interesting, in that it revealed very little disagreement within households over how women's earnings should be spent. For poorer women, this is because earnings, overwhelmingly, are put towards household expenditures, over which there is likely to be little discretion. A significant number of women across wealth quintiles also report earnings being spent on children's educational expenses, and health or emergency expenses.

Overall, LHWs showed similar patterns to those of women in the wealthiest quintile in terms of expenditure patterns, as these groups were far more likely than other women to save money or to use it for purchasing furniture or home equipment. LHWs were, however, more likely to spend money on their own personal expenses than either working women in the richest quintile or those with a university education, suggesting an additional empowerment effect of the Programme over comparable employment opportunities.

Household decision-making

Looking at simple bivariate comparisons between decision-making in LHW versus working beneficiary households, there is also a striking empowerment effect for LHWs. LHWs are far more likely to be the primary decision-maker across all domains (including fertility and family planning, children's education and marriage, mobility and visiting friends or relatives, household budget and borrowing/lending, and spending on care and medicines when children fall ill), although the effect appears to be slightly less for decisions over children's marriage than the other decisions. Perhaps more significant is the fact that, in LHW households, the husbands are far less likely to be the sole decision-makers across all types of decisions compared with husbands in households where beneficiary women are working.

For working beneficiary women, in general there is little or no difference in the incidence of husbands being the sole decision-makers across working and non-working women. Only in a few instances (decisions over lending/borrowing, child illness, and budget) do working women have more decision-making power than women who do not work. There is therefore a very limited observed impact of employment by beneficiary women on empowerment in general, which makes the findings on LHW employment particularly positive.

This is also confirmed in the multi-variate analysis over the range of decisions. The key findings, when controlling for relevant variables, are that:

- Demographic factors play an important role. Age positively impacts decision-making power across all decisions, and is often statistically significant; being the daughter or daughter-in-law is negative, especially for those in the richest quintiles; household size is generally negative; and the presence of elderly household members (especially elderly women) is also negative, although this is more so for decisions over having another child compared with family planning or the care of sick children;
- Education has a positive impact as would be expected, although this is less so for decisions over fertility, which is perhaps a somewhat surprising finding;
- The fact of working itself is not associated with more bargaining power. This result, however, shows an interesting pattern across socio-economic status. When women work in relatively poor households, the fact of working is detrimental to their bargaining power in the family (which could be related to having been 'pushed' into work out of economic compulsions), whereas working women from richer households do see an impact in terms of bargaining power from being employed (aside from decisions over children's marriage, where surprisingly the impact is the opposite). As

with education, the impact of employment is less overall on decisions over fertility compared to other decisions.

- The effect of earnings on decision-making is positive and, as with working outside the home, has a larger positive impact on richer women.

Voice

As with decision-making, there appears to be some empowerment effect from working either in or outside the home in terms of whether women feel they should speak up when they disagree with their husbands; 32% of women working inside and 38% of women working outside the home felt they should speak up compared to 27% of non-working women. Among LHWs, by contrast, over 50% said they should speak up.

Unsurprisingly, the impact of employment on beneficiary women's voice also varies greatly depending on socio-economic factors, education, and age. For uneducated women and those from the poorest quintiles, working either in- or outside the home appears to have little impact on whether they feel they should speak up. By contrast, for women in the richest two quintiles there is a marked difference between those who work and those who do not work (45-61% of those working saying they should speak up compared to 28-30% of non-working women).

Spillover effects on beneficiary women's empowerment

The results measuring the impact of the Programme on beneficiary women's decision-making and voice are also interesting. Comparing Programme and control areas, there appears to be a positive and significant impact on women's participation in decisions on children's care and payment for medicine, including a higher incidence of women who are sole decision-makers. There also appears to be a positive impact on household budget decision-making, and borrowing and lending. However, as with the findings previously discussed, decisions over fertility, family planning, children's education, and children's marriage are all far less tractable. In these areas, the evidence seems to suggest a substitution effect, whereby there are more cases of sole decision-making by either husbands or wives.

Recommendations

It is difficult to draw any firm policy recommendations from the findings here, as they are necessarily still rather tentative, based on a limited dataset where results should be interpreted as indicative rather than definitive. Nevertheless, the general conclusions on the relative empowerment of LHWs compared to other working women would suggest that the programme is having a positive effect on the well-being and empowerment of women employed by it. Further research would be required to better understand what in particular it is about the programme that gives these results, but initial hypotheses might be that the explicit focus on training, the visible nature of the work, and the high degree of mobility and self confidence that this interaction with the community requires all serve to empower women in ways that other work does not. If these factors were to be the case, the programme might be able to build on these further through the greater focus on training and skill-building already suggested in the main report.

As the programme expands into more disadvantaged areas (or indeed as it expands generally), the findings on the importance of negative community perceptions of LHWs and LHSs on their experiences of work suggest that specific training in this area would be helpful for new recruits. This could involve some sharing of experiences from existing senior LHWs

regarding coping strategies they found to be effective, as well as reassurances that communities have been found to become more positive in their perception of LHWs and LHSs over time. It would also suggest that programme managers are encouraged to identify potential champions of the programme among influential community leaders in new programme areas so that they can help to create a positive image of the LHWs in their communities.

The research suggests that expansion into disadvantaged areas may offer the potential to bring empowerment benefits to women from lower socio-economic backgrounds if it is able to recruit new LHWs from their ranks. However, in practice the educational requirements make this unlikely given that education and socio-economic standing are highly correlated.

The findings on the potential positive spill-over effects onto beneficiary women suggest that there might be scope for utilising any behaviour change communication from the programme to incorporate issues of household decision-making especially on decisions over whether to send a child for consultation or to pay for medicine.

Given that there were such marked differences in the positive empowerment effects of employment for rich and poor women, it will be especially important to better understand the reasons behind poor women's lower bargaining power and look into ways in which LHWs could play a more active part as positive role models and agents of change in their communities.

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Abbreviations

AJK	Azad Jammu and Kashmir
CBO	community-based organisation
CHW	Community Health Worker
CISS	Community Integrated Services System
FANA	Federally Administered Northern Areas
FCHV	Female Community Health Volunteers
FGD	focus group discussion
FLCF	First Level Care Facility
LHS	Lady Health Supervisor
LHW	Lady Health Worker
LHWP	Lady Health Worker Programme
NWFP	North West Frontier Province
NGO	non-governmental organisation
OPM	Oxford Policy Management
PSM	Propensity Score Matching
Rs.	Pakistani Rupee
SS	*Shasthya Sebika*

1 Introduction

1.1 Rationale and objectives of the study

In addition to the main evaluation of the impact of the Lady Health Worker Programme (LHWP), the Terms of Reference for the Third Party Evaluation also include a special study on the impact of Lady Health Worker (LHWs) and Lady Health Supervisor (LHSs) employment in the Programme in terms of unintended impacts on the LHWs and LHSs themselves, their families, and their communities. This study offers a unique opportunity to investigate both the tangible benefits from wages earned as well as less tangible, but no less important, benefits in terms of empowerment, looking at LHW and LHS employment in particular, but also shedding light on patterns of employment, empowerment, and perceptions of work by women in general that will contribute to the understanding of these issues well beyond the scope of the current exercise.

The overall objective of this research component is to determine the benefits to the LHWs and their families and communities from being employed in the Programme. The study will examine the overall experience of being an LHW and LHS, including looking at:

- their prescribed, perceived and emerging roles, responsibilities and characteristics, including their motivations, personal strengths and problems, and future hopes;
- the socio economic benefits to the LHWs and LHSs and their families and communities from being employed in the Programme;
- workloads and day-to-day activities;
- perceptions about working conditions, and terms of employment; and
- relationships with the community.

It will also examine the possible 'spillover' or 'demonstration' effects of LHW and LHS employment on their communities in terms of potential impacts from them being positive role models for other women.

1.2 General approach: understanding empowerment and the channels of impact

Understanding the impact of employment on empowerment is essential not merely as a separate positive benefit of the Programme, but also because empowerment is central to any assessment of other aspects of LHW and LHS well-being (and, indeed, that of their children). This is because the tangible benefits of employment (for example, the wages earned and the goods purchased with those earnings) depend on how resources are distributed within the household. The well-being of LHWs[1] might increase directly through increased consumption by themselves or their children as a result of their earnings, or indirectly through their greater influence and control over resource allocation within the household generally. Similarly, their well-being might not improve much if the benefits of their wages accrue only to their husbands, fathers, and so on.

[1] For purposes of simplification, the remainder of the report will use LHW to mean both LHWs and LHSs since, for most purposes, the discussion will be the same for both groups. In cases where these should be discussed separately, the text will refer to LHSs specifically, as appropriate.

Empowerment is therefore important not only as an end, but also as a means to an end through increased bargaining power within the household. Both of these concepts will be central to the investigation. Unfortunately, however, they are by nature somewhat difficult to define and to measure, so the remainder of this section will briefly address some of the conceptual issues involved and outline the implications for the study.

1.2.1 Defining empowerment and agency

The definition proposed by Kabeer serves as a good reference point for conceptualizing and measuring women's empowerment, defining it as 'the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them' (Kabeer 2008).

The literature also emphasizes the importance of resources, not as a feature of empowerment *per se*, but as catalysts for empowerment, as *enabling* or *facilitating* factors that can foster an empowerment process. This distinction might be useful in the context of an evaluation study. In particular, many of the variables that have traditionally been used as proxies for empowerment, such as education and employment, might be better described as enabling factors, resources, or sources of empowerment.

Agency is another concept at the heart of many conceptualizations of empowerment. Among the various concepts and terms encountered in the literature on empowerment, agency probably comes closest to capturing what one can call the essence of empowerment. It encompasses the ability to formulate strategic choices and to control resources and decisions that affect important life-outcomes. At the institutional and aggregate levels, this concept emphasizes popular participation and social inclusion. At the micro-level, it is embodied in the idea of self-efficacy, self-confidence, and the significance given to the individual woman's realization that she can be an agent of change in her own life.

1.2.2 Understanding empowerment as a 'process'

Many writers describe empowerment as a 'process', as opposed to a condition or state of being, a distinction emphasized above as a key defining feature of empowerment. However, as 'moving targets', processes are difficult to measure, especially with the standard empirical tools available to social scientists. The relevance of a proxy measurement of women's empowerment might depend on the geographic region (i.e., the socio-cultural context (Jejeebhoy, 2000)), the outcome being examined (Kishor, 2000), or the dimension(s) of empowerment that is of interest (Malhotra *et al*., 1995). In response, there have been increasing efforts at capturing the process through direct measures of decision-making, control, choice, and so on. Such measures are seen as the most effective representations of the process of empowerment since they are closest to measuring agency (Mason and Smith, 2000).

However, it is important to note that power is often not starkly dichotomized, with men making all the decisions and women making none. There is usually a hierarchy of decision-making in various aspects of life, such that certain areas are reserved for men in their capacity as heads of households and others assigned to women in their capacity as mothers, wives, daughters, and so on. Broadly speaking, the evidence from studies in South Asia suggests that, within the family, the purchase of food and other items of household consumption, as well as decisions related to children's health, appear to fall within women's domain of decision-making, while decisions related to education and marriage of children, and market transactions in major assets, tend to be more clearly male.

Ideally, the best hope of capturing a process is to follow it across at least two points in time. In addition, depending on the dimension of empowerment, the context, and the type of social, economic, or policy catalyst, women might become empowered in some aspects of their lives in a relatively short period (say, one to three years), while other changes might evolve over decades. Although such direct comparison over two points in time is not possible in the current study, this time dimension was understood when formulating research questions and conducting the analysis.

1.2.3 Evidence on female employment generally and community health workers specifically

Female labour force participation in Pakistan

A number of studies have been carried out to investigate the determinants of female labour force participation in Pakistan. Using the Pakistan Integrated Household Survey (1998–99), Naqvi and Shahnaz (2002) found that age and education (particularly in relation to women who have completed secondary education) have positive effects on female labour force participation, while marital status has a negative effect. Interestingly, the authors found that the economic status of the household, as well as the employment status of the household head, has a negative impact on women's participation in the labour force, suggesting that, for the most part, women in Pakistan are forced to work out of economic compulsion. This is supported by a study by Rashid *et al*. (1989), who found that the presence of domestic and foreign remittances had a negative affect on female labour force participation, while wages and the increase in expected earnings had a positive effect. Similarly, using ownership of durable goods as a proxy indicator, Shah (1986) found a negative relationship between economic status and female labour force participation.

A more recent study carried out by Ejaz (2007) also found that age and educational attainment positively influenced women's participation in the labour force in Pakistan, while marital status and the number of children had a negative impact. This study also found that, in households where more people work, women were more likely to themselves have a job. This might be suggestive of a demonstration effect by other family members, or the fact that the family has a more outward orientation or greater earning capacity. The study by Rashid *et al*. (1989) found that the presence of other females in the household had a positive effect on female labour force participation, which could be the result of women helping with domestic obligations.

Naqvi and Shahnaz (2002) also looked into the reasons why women in Pakistan do not work: the two main reasons given being that either their husbands or fathers do not permit them to work outside the home (46 percent), or they have too much domestic work to do (25 percent).

Motivations and incentives to work

A considerable amount of literature exists on the factors that motivate people to take up roles as community health workers (CHWs) and to stay in these positions. While these factors are dependant on the socio-economic and cultural context of the country, as well as the design of the particular programme – e.g. whether CHWs are paid or not – some patterns relating to pull and push factors emerge, and are therefore worth noting.

Many community health programmes rely on volunteers to bridge the gap between the community members and service delivery systems. Even when CHWs are paid, their remuneration is often limited to a stipend since they have not received continuous formal health training and, in many instances, even fully qualified members of staff do not receive

adequate payment. In spite of this, financial incentives are often the main motivating factor for CHWs to take on the role and for preventing them from dropping out of the programme (Bhattacharyya *et al*., 2001). Take, for example, the case of CHWs, or *Shasthya Sebika* (SS), in Bangladesh. These workers are selected from among credit group members and are, therefore, primarily from poor households. Although the SS works on a voluntary basis, they earn an income from the sale of essential medicines and health commodities, and charge for particular services, such as installation of a tube-well or latrines. A study by Mahbub (2000) indicates that, despite the fact that SS work on a voluntary basis, they appear to be primarily motivated by the opportunity for financial gain:

> *The earnings from Sebika activities have assisted me to become economically independent. From this earning I meet the expenditure of my children's education and other necessities; once I even managed to run my family on this income when my husband was bedridden due to an accident.*

This said, however, a number of studies point to the fact that, although monetary factors are often the primary motivation for taking on work as a CHW, other non-monetary incentives are also important. Based on a review of a number of community health programmes, Bhattacharyya *et al*. (2001) found that there are certain incentives that, together, motivate community health workers, and that these must be addressed in a systematic way during programme design. Table 1.1 provides details of the monetary and non-monetary incentives to work as a CHW. The results of this study emphasise the importance of the relationship between the CHWs and the community, with community recognition and appreciation of their work being particularly important.

Taking the case of the SS in Bangladesh, it appears that 'push' factors are not the only determining factor in their decision to work. SS are also motivated by the ability to expand their own knowledge, and inform their family and community on issues relating to health, contraception, immunisation, and hygiene (Mahbub, 2000). There is also evidence that becoming an SS serves to make a significant improvement in the individual's social standing in the community. As the community becomes used to their role, the SS become known as *daktarni*, or lady doctor, in recognition of their importance in the community.

> *we regard her highly and consult her regularly before going to a doctor; we know that she is not a doctor, but she can solve our problems … she is a doctor to us (Salam, 2006: 38).*

> *we, the illiterate women, perform a doctor's job and provide medicine to the villagers. This increases our prestige and honour. Even the rich people come to consult us (Mahbub, 2000: 24).*

Table 1.1 Incentives and disincentives to motivate and retain community health workers

CHW Incentives and Disincentives Organized by a Systems Approach		
	Incentives	*Disincentives*
Monetary factors that motivate individual CHWs	■ Satisfactory remuneration/ Material Incentives/Financial Incentives ■ Possibility of future paid employment	■ Inconsistent remuneration ■ Change in tangible incentives ■ Inequitable distribution of incentives among different types of community workers
Nonmonetary factors that motivate individual CHWs	■ Community recognition and respect of CHW work ■ Acquisition of valued skills ■ Personal growth and development ■ Accomplishment ■ Peer support ■ CHW associations ■ Identification (badge, shirt) and job aids ■ Status within community ■ Preferential treatment ■ Flexible and minimal hours clear role	■ Person not from community ■ Inadequate refresher training ■ Inadequate supervision ■ Excessive demands/time constraints ■ Lack of respect from health facility staff
Community-level factors that motivate individual CHWs	■ Community involvement in CHW selection ■ Community organizations that support CHW work ■ Community involvement in CHW training ■ Community information systems	■ Inappropriate selection of CHWs ■ Lack of community involvement in CHW selection, training, and support
Factors that motivate communities to support and sustain CHWs	■ Witnessing visible changes ■ Contribution to community empowerment ■ CHW associations ■ Successful referrals to health facilities	■ Unclear role and expectations (preventive versus curative care) ■ Inappropriate CHW behavior ■ Needs of the community not taken into account
Factors that motivate MOH staff to support and sustain CHWs	■ Policies/legislation that support CHWs ■ Witnessing visible changes ■ Funding for supervisory activities from government and/or community	■ Inadequate staff and supplies

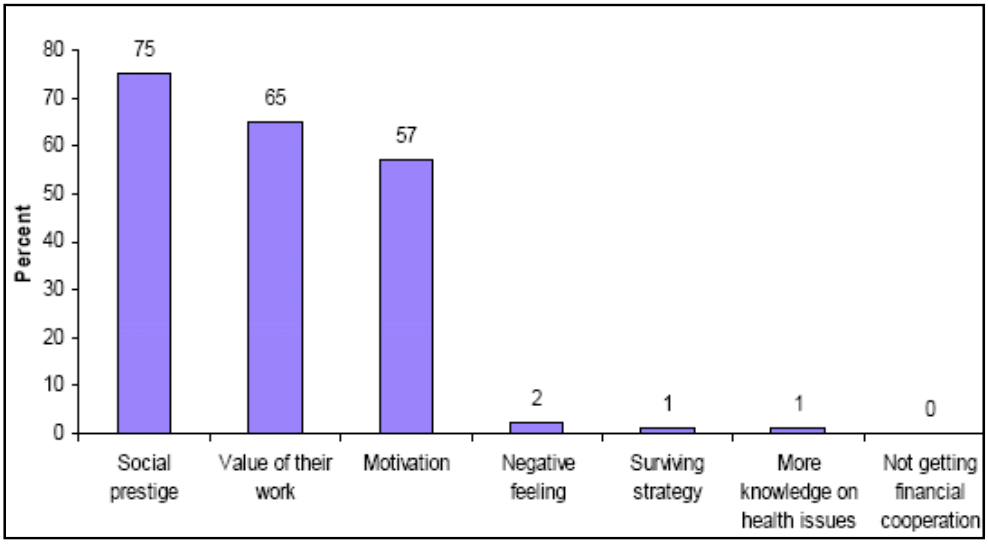
Source: Community Health Worker Incentives and Disincentives (Bhattacharyya et al, 2001).

In their study of the motivating factors of rural health workers in Vietnam, Dieleman *et al*. (2003) also found that although financial incentives are important, they are not sufficient to motivate personnel to perform better. Their study identifies the importance of performance management (supervision, training, performance appraisal, and career development), as well as feedback from the community, to motivate staff.

Research carried out to examine the services provided by Female Community Health Volunteers (FCHVs) in Nepal found that the majority of FCHVs reported that the two main reasons for taking on their role were social prestige and the value of their work. What is interesting here is that these motivating factors hold regardless of the literacy, age, or caste/ethnicity of the FCHVs. It is worth noting that, as volunteers, FCHVs do not receive a salary, although 49 percent claimed to have received one or more types of support, such as money from an endowment fund, cash allowances, or in-kind incentives. Figure 1.1

illustrates the responses of FCHVs when asked about their perceptions/feelings about carrying out their role in their communities.

Figure 1.1 Perceptions of FCHVs on their work



Source: USAID/GoN (2008).

Roman *et al*. (1999) investigated the perceived benefits associated with working as a CHW as part of the Community Integrated Services System (CISS) in the United States. The results of this research show that most CHWs included in the analysis experienced a number of helper benefits such as: positive feelings about being involved in good work (95 percent), greater self-esteem (91 percent), and a sense of belonging (94 percent). CHWs were also found to value the opportunity to access to health information and acquire skills through training or contact with programme staff.

Several studies have shown that the high standing of health workers among the community is dependant on their role in the delivery of curative care. In Nepal, for example, the credibility of community health volunteers among community members was greatly increased when they were able to treat acute respiratory infection (Gilson *et al*., 1989). Related to this, the communities' respect CHWs also appears to be linked to access to and supply of drugs (Bhattacharyya *et al*., 2001). In Zambia, for example, a study found that the erratic and inconsistent drugs supply meant that CHWs could not carry out their curative roles which, in turn, led to a breakdown of the PHC programme (Stekelenburg *et al*. 2002).

Empowerment effects

While there is an abundance of studies on the successes and failures of using community health workers to improve health outcomes in rural communities in developing countries, little research has been carried out on the empowering effects of working as a CHW, or on the unintended spillover effect on the community in which they operate.

In fact, only one study was found on the empowering effects of working as a CHW. This was a study of community volunteers, or *Mitanins*, in India. The study found that the *Mitanins*' experience in community participation has empowered many of them to enter into elected office in local government, or to participate in community actions such as actions against

deforestation, alcoholism, and corruption, or actions for securing tribal livelihoods or for early child-care facilities (Sundararaman 2007).

A study conducted by Naqvi and Shahnaz (2002) explores the factors that affect women's ability to make decisions on their own about whether to take up paid employment in Pakistan. While this does not focus on health workers in particular, it can at least contribute to our understanding of the factors that affect women's decision-making power in Pakistan in general. As one might expect, the study found that age, educational level, and being the household head had a positive effect on women's decision-making ability, while marital status, family size, and being from a rural area were associated with a lower decision-making ability. Interestingly, women from better-off households were found to be more likely to make decisions on their own about taking up paid employment.

A number of studies carried out in the United States examine the empowering effects of community health programmes on intended beneficiaries. Holden Consulting (1999) found that participants – native American first-time mothers – experienced increases in self-determination, decision-making skills, and an improved quality of parent–child interaction. Similarly, Kovach *et al*. (2004) carried out a multi-phase study on the perceived affects on empowerment of an outreach programme to support low-income pregnant women in Philadelphia. They found that mothers experienced an increase in self-determination, decision-making skills, and self-sufficiency while enrolled in the programme.

1.2.4 Implications for the study of experiences of LHWs and LHSs

Not only will there be direct benefits from increased earnings for an LHW's household (or, conversely, direct negative welfare impacts from increased workloads), but women and children will be expected to benefit indirectly through changes in bargaining power that lead to different distribution patterns of resource use in the household.

These indirect effects will be mediated by numerous factors, including the community's perception of women's paid employment and LHW/LHS work overall. The study's assessments are likely to be locally specific: in more conservative areas, small gains might, in comparison, seem insignificant but could potentially be instrumental for individual women. In areas where women's paid employment is more common, there are likely to be overall more favourable gender relations (i.e. comparing Punjab to Balochistan or NWFP, subject to some caveats). Other important factors mediating the extent to which women are able to translate employment into improvements in well-being (through changes in bargaining position) are class, the household's socio-economic position within the community, household structure (especially the presence of a father- or mother-in-law or other wives), and by locally-specific patterns of gender relations. This has a few dimensions that might actually work in different directions, so that *a priori* it would be difficult to predict the overall direction of impact.

Some of the key hypotheses to test will be whether:

- a household's economic standing will impact motivations for becoming an LHW/LHS, essentially whether women are being 'pushed' or 'pulled'; women who are being 'pushed' because households desperately need extra income might benefit less than those who feel they have more choice in the matter;
- by contrast, economic standing will impact the proportion of household income that is being brought in by the LHWs; in households where LHWs are the main earner they might be expected to gain more bargaining power than in households where their income is considered secondary;

- in terms of class, women from working-class backgrounds, where many of their peers are also already engaged in paid employment, might find it easier to translate LHW/LHS work into welfare gains than those from the upper or middle classes, where fewer women are active in the labour market or where male status is more tied up in being the sole provider;
- on the other hand, women with higher standing in terms of class or other markers of status that self-select to be LHWs might be expected to benefit more from employment, both directly within the household (because she might have more autonomy to begin with) and indirectly through community perceptions and treatment (because she may suffer less from social stigma from breaking *purdah* or from harassment from superiors); and
- all of these factors will influence the treatment of LHW/LHS by superiors, which will feed back into community – and, hence, the household – perceptions of the employment and, therefore, the ability for the women to translate employment into welfare gains.

Similarly, in terms of career paths, perceptions about options and benefits from career advancement will be conditioned by community perceptions of women's work, the household's socio-economic standing, and the woman's bargaining power within the household. (For example, Mumtaz *et al* (2003) found that the overall structure of LHWP promotion might be dependent on nepotism and, therefore, affiliation with powerful seniors. For women, it was therefore often misconstrued as inappropriate, and women seeking to advance in their careers were accused of dispensing sexual favours. However, women from households with higher status were, in general, shielded from community perceptions of impropriety because their standing imposed social distance between them and men with whom they came into contact, and it reduced the likelihood of being harassed by superiors.)

There are factors regarding the requirements and conditions of LHW/LHS employment that will impact the translation of employment into increased welfare for women and/or their children. For example, Mumtaz *et al* (2003). found that women face situations where the demands of the job compromise their propriety, which might lower their bargaining power within the household. Also, inadequate supplies and provisions reduced their status in the eyes of the community, and also their ability to be taken seriously as professionals.

Some further points are worth noting for the analysis and interpretation of the findings:

- The study should bear in mind that not all changes will be positive – understanding that 'patriarchal bargains'[2] will continue to evolve, with some steps backward as a result of steps forward; for example, where men find it shameful that they are not able to provide for their family on their own and react by tightening control over resources or mobility or, even worse, through physical violence;
- Impacts are likely to change over time. For example, initial resistance (household or community) to women's employment as LHWs/LHSs might cede and eventually result in improvements in bargaining power, even if the improvements are not immediate; and
- Similarly, improvements in bargaining power might be 'lumpy' rather than continuous; for example, if women are able to contribute to the household's ability to cope with an unexpected shock, or if women are able to save and eventually contribute a major investment (building a house, buying a status-raising good, and so on).

[2] See Kandiyoti (1988).

1.3 Outline of the report

It is therefore clear that understanding changes in empowerment and bargaining power are central to an understanding of the impact of employment on LHWs' and their families' well-being, but that these are complicated concepts to define and measure. The remainder of the report will begin to untangle the different factors and channels of impact involved in order to tease out a set of findings that is as robust, but also as nuanced, as possible. The remainder of the report is set up as follows:

- Chapter 2 presents the methodology of the study;
- Chapter 3 outlines the characteristics of LHWs and beneficiary women and their observed patterns of employment;
- Chapter 4 looks at the motivations behind women's employment and the different push and pull factors at work;
- Chapter 5 pulls the various pieces of analysis together to draw conclusions on the impact of employment on empowerment; and
- Chapter 6 presents conclusions.

2 Methodology

Given the complexities involved in understanding empowerment, bargaining power, and the overall impact on well-being, the methodology employed by the study is particularly important. This includes, first, the identification of measurement issues and various options for operationalising empowerment that have been used in the literature, and, second, the methodological approaches used to deal with these issues. These include the definition of specific research questions, the articulation of the 'Q-squared' approach, and the design of the quantitative and qualitative elements.

2.1 Issues with measuring empowerment: lessons from the literature

Even with a solid definition of empowerment and understanding of the dynamic nature of empowerment processes as outlined in Chapter 1, operationalising these concepts in a manner that would allow quantitative or even qualitative investigation is fraught with difficulty. Empirical analyses of women's empowerment are heavily concentrated at the individual and household level, and a review of the literature by Malhotra *et al*., (2002) suggests that this is the level of aggregation at which the greatest strides in the measurement of empowerment have been made. Given the centrality of the household to gender relations, it is not surprising that this level of data collection and analysis has received the greatest attention.

Individual and household measures of empowerment

The authors also found that none of the household-level studies operationalised empowerment by utilizing data from two points in time. In addition, they found that the two types of indicators used almost universally in the empirical literature are those measuring domestic decision-making, and those measuring either access to or control over resources. Often, these two aspects merge, since indicators on domestic decision-making tend to focus heavily on financial and resource allocation matters. However, it is often not easy for researchers to know whether they have included all the decisions – large and small – that matter for women in specific circumstances. Moreover, it is difficult to assign relative weights to the importance of decisions that are included in an analysis: decision-making power over cooking is not likely to be equal to decision-making power over children's schooling or health or marriage, but empirical studies rely on additive indices of domestic decision-making.

Similarly, measuring the allocation and control of resources can be murkier than may appear at first sight. There is a lack of conceptual rigour in measuring access to and control over resources, both of which are often measured based on questions about women's involvement in decisions related to various household expenditures and management of money (Kabeer, 1999). The extent to which such decision-making merely reflects women's implementation of the tasks relegated to them by convention remains a question. On the other hand, studies also show that the fact that a woman brings resources into the home or marriage might strengthen her position in the household, even if she exercises little control over the resource. For example, a woman's assets at marriage or participation in a micro-credit programme might help establish her bargaining position in the conjugal relationship, even if the actual resource utilization is in the hands of her husband (Schuler *et al*. 1995).

Freedom of movement is another common indicator in empirical research at the individual/household level, especially in studies on South Asia, where women's presence in the public sphere is often severely constrained. In some circumstances, freedom of movement could be seen as an enabling factor for women's agency in other areas of life. On

the other hand, taking the initiative to work outside the home or bringing a sick child to a health centre could be seen as a form of agency in a setting where female seclusion is the norm.

Annex Table B.1 gives a summary of the indicators commonly used at the individual and household level. Jejeebhoy (2000) outlines a similar set of indices to capture autonomy over the four dimensions of:

- **economic decision-making:** represented by the purchase of food, purchasing important household goods, and purchasing jewellery. The index sums the number of these three purchases in which the woman participates, assigning a score of 1, if she only participates in the decision, and a score of 2, if she also has a major say. The index ranges from 0 to 6;[3]
- **child-related decision-making authority**: related to whether the woman is a major decision-maker with regard to: the course of action if a child falls ill, disciplining a child, decisions about children's education and type of school;
- **mobility/freedom of movement**: this index sums the number of five places that a woman is permitted to go unescorted, assuming that there are strong sanctions against mobility in some social-cultural settings (health centre, community centre, home of relative/friend, a fair, and the next village). The index ranges from '0' if she must be escorted everywhere, to '5', if she can go everywhere unescorted;
- **freedom from threat (power relations with husband):** this index ranges from 0 to 3: 0, if women both fear their husband and are beaten by him; 1, if they are beaten but do not fear their husband; 2, if they fear their husband but are not beaten; 3, if they neither fear their husband nor suffer beatings;[4] and
- **access to and control over resources/assets**: the index of access to economic resources sums responses to 4 questions: having a say in how household income is spent, acquiring money to spend, being free to purchase small luxury items such as jewellery, and being free to purchase gifts. The index ranges from 0 to 4.

Aggregate level studies

Empirical measurement of women's empowerment at the aggregate level has not progressed as substantially as has household- or individual-level measurement (Malhotra *et al*., 2002). Conceptual frameworks of how women's empowerment should be operationalised at the macro-level are less well developed, and the indicators utilised in studies are less sophisticated, with continued reliance on proxy measures. Clearly, capturing either process or agency becomes much more difficult at higher levels of aggregation; most of the indicators are one step removed and tend to measure the enabling factors or conditions for empowerment in terms of labour force participation, labour laws, literacy, education, characteristics of marriage and kinship, and political representation by women (Malhotra *et al*., 2002).

[3] One limitation of this index for decision-making authority is that it weights women's participation, raising equivalence problems with certain scores, where it could be interpreted to suggest that having a major say in fewer decisions yields more autonomy than merely participating (but not having a major say) in many decisions.

[4] The decision to assign a value of 1 (lower autonomy) to women who fear but are not beaten by their husbands and 2 (greater autonomy) to those who are beaten but do not fear their husbands was based on focus group discussions. Women spoke of fearing their husbands as a sign of respect towards those husbands and not wanting to displease or disobey them; however, beating was described as a humiliating experience, where husbands display displeasure at the failings of their wives and the community labels such women as disobedient.

Empowerment plays out at several interconnected levels. The most cutting-edge empirical research makes efforts to measure empowerment at multiple levels: at the individual and aggregate levels and, more importantly, at the community or intermediate levels, where institutional and normative structures (such as family systems, infrastructure, gender ideologies, market processes, and so on) are most likely to affect women's empowerment. Anthropological and qualitative studies are particularly adept at blending individual or household situations with institutional structures and normative conditions (Kabeer, 1999; Schuler *et al*., 1995). Quantitative studies that have attempted multi-level analyses of empowerment have used both aggregations of individual and household data, and direct measures of community-level characteristics (Mason and Smith, 2000; Jejeebhoy and Sathar, 2001). These studies found that both individual and community-level effects are important in determining empowerment or related outcomes. At the same time, aggregate-level, contextual factors might be considerably more important in defining certain aspects of women's empowerment than women's individual characteristics or circumstances (Jejeebhoy, 2000; Kritz *et al*., 2000).

In sum, there is a general consensus regarding the definition of women's empowerment. Process and agency should be treated as defining features that distinguish empowerment from related concepts such as gender equality. Women's empowerment must be considered from a universalist perspective; i.e. measures of empowerment must involve standards that lie outside local gender systems. Women's empowerment has multiple dimensions that do not necessarily evolve or play out simultaneously. Measurement of empowerment should, then, extend beyond single indicators or indexes. Empowerment also operates at multiple levels of aggregation, and analyses at all levels are needed to assess the impact of programme and policy efforts. Furthermore, the multiple paths to empowerment for women might occur through changes in individual behaviour, normative changes, and/or collective action.

The development field still faces methodological challenges in moving from the conceptualization of women's empowerment to its measurement. Empowerment is a process that is poorly captured by proxy measures, yet, due to a lack of adequate longitudinal data, it is only infrequently tracked across time. The context-specific nature of women's empowerment poses a challenge in terms of consistency and comparability in the indicators used to measure empowerment across social settings. Thus, it is necessary to take into account the evolving meanings and correlates of empowerment in specific contexts.

2.2 Defining the research questions

Based on these approaches to measurement and the conceptual framework provided in the Chapter 1, it is possible to outline a few of the key research questions based around the following themes:

Table 2.1 Research themes and questions

Theme	Research questions
Employment patterns	What are the types of work undertaken by women in the village? How do these differ by level of education or socio-economic status? What percentage of household income do women's earnings represent?
Community and family perceptions of work	What are perceptions within the community of women who work? Are these perceptions different for women working in or outside the home? Have there been changes, over time, in community perceptions? How has women's work been perceived within the household?
Motivations for work and experiences of work	What are the factors that push and pull women into work? Which factors are more dominant? Who in the household made the decision with regard to women's work? What are the advantages and disadvantages of working, and what are the major problems encountered?
Decision-making and bargaining power	How are women's earnings used (consumption, assets, or savings)? Who makes the decisions over the use of women's earnings? Does working impact the ability to make or influence decisions within the household? Does this differ for working in as opposed to outside the home? Does this differ over different types of decisions? Does earning more money impact bargaining power? What other factors positively or negatively impact bargaining power?

2.3 The Q-squared approach

In order to address these questions, the research is based on a 'Q-squared' approach that integrates quantitative and qualitative analysis, a technique that is especially important given the measurement difficulties outlined. The integration of qualitative and quantitative work allows the research to triangulate findings, and to explore topics that would not be possible using either quantitative or qualitative approaches alone. This involved, first, the addition of questions to the existing LHW, LHS, and household questionnaires, as well as qualitative fieldwork to draw out more detailed accounts of LHW and LHS experiences. The broad aims of the qualitative studies were:

- to contextualise findings of the quantitative data analysis, and to verify the statistical results with the realities as viewed by LHWs, beneficiary women, and their husbands;
- to highlight underlying causal mechanisms or explanatory factors that would be impossible to ascertain by looking at quantitative data alone; and
- to draw out new research questions and angles of investigation to pursue in the quantitative data.

In order to ensure that the research yields the most thorough analysis possible, the qualitative and quantitative analyses were sequenced in such a way that findings from one area could be used to strengthen the other. The process involved, first, preliminary analysis of the quantitative results, undertaken to inform the design of the qualitative work including the sampling methodology for the fieldwork and the content of the fieldwork instruments. The results from the qualitative findings were then fed back into further rounds of quantitative analysis in an iterative manner, with findings from one explored in the other. In this way, the

qualitative and quantitative research were not two separate strands of enquiry but, rather, were explicitly designed to triangulate findings across the two methods, thereby markedly strengthening the results.

2.3.1 Quantitative surveys

The study utilised the main household survey of beneficiaries, as well as that of LHWs, by adding in a range of specific questions to measure decision-making and voice, as well as to understand patterns of employment and allow for adequate control of key socio-economic and household variables. These included:

- whether or not the women are employed; and
- the main barriers preventing women from working, or causing problems for women who do work.

For working women:

- whether the women work in or outside the home;
- the level of earnings in the previous month;
- whether payment is made in cash or in kind;
- whether the work is undertaken in the home or outside;
- on what they spend their earnings; and
- who is the primary decision-maker over earnings, and whether other family members are involved in such decisions.

For all women:

- whether they approve or disapprove of women working outside the home;
- who makes the decisions over:
    - whether or not to have another child;
    - children's education and marriage;
    - use of family planning;
    - whether the woman can visit friends or relatives;
    - household budget;
    - lending/borrowing;
    - taking a sick child for consultation;
    - paying for medicine for a sick child.
- Voice: if a woman disagrees with her husband should she speak up or stay quiet?; and
- Mobility:
    - has the woman travelled outside the village/mohalla unaccompanied in the last month?; and
    - could the woman travel to a hospital or health clinic unaccompanied if she needed to?

LHWs were then asked comparable questions on the difficulties faced when working, decision-making, voice, and mobility.

Unfortunately, the sample sizes for the LHW survey are quite small, particularly for AJK, FANA, and ICT (Table 2.2). Similarly, there are extremely small sample sizes in these districts in the main beneficiary survey in terms of the number of women who work (Table 2.3).

Table 2.2 Sample size of LHWs across provinces

	Punjab/ICT	Sindh	NWFP	Balochistan	AJK/FANA	Total
LHWs	189	119	86	90	70	554

Table 2.3 Sample size of beneficiaries across provinces, and employment status

	Punjab/ICT	Sindh	NWFP	Balochistan	AJK/FANA	Total
All	1,491	1,148	696	857	569	4,761
Work	165	303	57	132	33	690
Work at home	*78*	*167*	*38*	*103*	*11*	*397*
Work away	*87*	*136*	*19*	*29*	*22*	*293*

2.3.2 Drawing inferences from the beneficiary dataset

Modelling in a multivariate manner the impact of employment on empowerment, and the determinants of empowerment based on the LHW information is hampered by several limitations. First, since all LHWs were working in the Programme at the time of the survey, it is not possible to assess the effect of employment status on empowerment using the LHW dataset. Second, as the number of observations is only 554, the precision of the estimate would be low, especially if the variability of the expected outcome is high and if a large number of covariates is considered for the modelling (thereby reducing the degrees of freedom). Third, the LHW questionnaire does not cover essential information to construct a complete model of empowerment outcomes. In particular, data on the socioeconomic background of the LHWs is very limited.

By contrast, the main beneficiary dataset allows a much more advanced statistical model, due to the much larger sample sizes, more extensive questionnaire, as well as the presence of working and non-working women. We therefore attempt to exploit this larger beneficiary dataset to make inferences about the empowerment effect of employment on LHWs, based on our understanding of how LHWs fit into the distribution of women in the wider sample as discussed in further detail in the following chapter.

An alternative would have consisted of merging LHW and household datasets, however there are not enough overlapping variables on the set of covariates to pursue this strategy.

While analysing in a multivariate fashion the determinants of empowerment, we further split households into two groups according to their relative position in the distribution of consumption observed in the population. We distinguish households belonging to the first

and second quintile of consumption and households belonging to the fourth and fifth[5]. This allows us to study in a separate way the patterns of empowerment of women who are better or worse from an economic standpoint, and analyse whether factors enabling women's ability to take participate in decision making differ across socioeconomic strata.

2.3.3 Qualitative surveys

The qualitative survey is a national-level study conducted in six regions of Pakistan, covering each of the four provinces, as well as Azad Jammu and Kashmir (AJK) and the Federally Administered Northern Areas (FANA). As the LHWP is mostly a rural based programme, with some interventions in peri-urban areas, the study focused only in the rural areas of these regions.

The over-arching research questions for the study are quite wide-ranging in terms of the issues being covered. As a result, the sampling methodology used to select districts, villages and, ultimately, participants needed to respond to a range of research requirements. At the same time, given that the scope of the qualitative work was quite small, only a few indicators could be used for selection in order to be analytically tractable. With only two districts in each province selected for the fieldwork (aside from AJK and FANA, where only one was selected), it was decided to use a measure of performance of the LHWP from the previous evaluation, which identified high-, medium-, and low-performing districts. One high-performing and one low- to medium-performing district were selected from each of Punjab, Sindh, Balochistan, and NWFP.

Within each district, a combination of focus group discussions (FGDs) and in-depth interviews was employed. Guided by the initial analysis of the quantitative data, which pointed to the importance of both age and whether women were working in or outside the home, individuals were selected based on the following categories of respondents:

Focus group discussions were held with:

- Junior LHWs (with less than five years' experience);
- Senior LHWs (with more than five years' experience);
- community women who work outside the home; and
- community women who are home based workers.

In-depth interviews were conducted with:

- LHSs;
- community women who are working;
- husbands whose wives work outside the house;
- husbands whose wives are home-based workers; and
- husbands of home-makers.

[5] The decision to split the household consumption distribution in quintiles and exclude the central quintile from the analysis is based on two considerations. First, we need to have large enough groups not to lose the statistical properties of statistical modelling with large n. Second, as the consumtion distribution is continuous, it would be arbitrary to split groups around the median, and we prefer to construct two clearly defined groups. The same approach has been used in section 7.4 of the main quantitative report.

In each district, two focus groups of LHWs and two community women FGDs were conducted (one group of women who work outside the home and one group of women who work from home) in two villages from two union councils. The union councils and villages were selected randomly in consultation with the Programme district team. In addition, four in-depth interviews were conducted, with two LHSs and two working women in the same categories as the FGDs. To establish the male perspective, three in-depth interviews were held with husbands in these categories.

A total of 40 FGDs were conducted, with 40 female in-depth interviews and 30 male interviews. In each district, a three-member team comprising two females and one male researcher carried out the field research. One female researcher worked as a facilitator, while the other was the note-taker. The field team was provided two days' training in the field methodology and other details of the research.

Fieldwork was conducted with the help of FGD guidelines and interview tools for each respondent category. These employed participatory and semi-structured techniques to draw out information from the respondents, and to structure the flow of the discussion (for an example, see Annex C). The data collected was separated according to each study category and region, and manually collated.

The sample districts, according to regions and number of FGDs and interviews, are given in Table 2.4.

Table 2.4 Qualitative fieldwork sample, by province, district, and type of interview

Province	*District*	*LHWs (FGD)*	*Community (FGD)*	*LHS (In-depth interviews)*	*Male (in-depth interviews)*	Community working women
Punjab	Gujranwala	2	2	2	3	2
	Muzzafar Garh	2	2	2	3	2
Sindh	Sukkhur	2	2	2	3	2
	Badin	2	2	2	3	2
NWFP	Mardan	2	2	2	3	2
	Kohat	2	2	2	3	2
Baluchistan	Quetta	2	2	2	3	2
	Khuzdar	2	2	2	3	2
AJK	Muzzafarabad	2	2	2	3	2
FANA	Skardu	2	2	2	3	2
Total		20	20	20	30	20

3 Characteristics of LHWs, LHSs, and beneficiary women

Before drawing any conclusions about the empowering effect of working as an LHW or an LHS, it is important, first, to understand the characteristics of these women compared with those in other types of employment: Are LHW's better educated? Are they older? Do they come from wealthier households? It is only when these questions are answered that we can begin to unpick the empowering effect of being an LHW or LHS, as distinct from being engaged in other types of employment.

This chapter attempts to contextualise LHWs within the wider sample of women and to better understand patterns of work among women generally. It first looks at employment of LHWs and beneficiary women, and then provides information on each of the variables usually associated with empowerment, such as age, marital status, household size, education, whether they are the household head, and socio-economic status.

3.1 Employment

3.1.1 Employment patterns

Overall female employment in Pakistan is very low. According to the beneficiary survey, only 15 percent of all women work. This is comparable to the figures from the Pakistan Social and Living Standards Measurement Survey of 2004–05, where 14.6 percent of women were found to work.[6] Estimates from the latest Labour Force Survey (2007–08) also indicate that only 13.5 percent of women participate in the labour force, with considerable variation across the four regions. According to the World Economic Forum, Gender Gap Report, Pakistan's women labour force participation ranks 121 out of 128 countries, a lower ranking than other countries in the region[7]. Ejaz (2007) suggests, however, that the reason for this comparatively low position is due to the paucity of data on casual workers in Pakistan, whereas casual workers are included in the case of India and Bangladesh. Employment patterns by province and strata are presented in Annex Table D.1.

Even beyond well-known cultural issues, such as the practice of *purdah* and low levels of literacy, another major issue that has had a negative impact on female labour force participation in Pakistan is the absence of job opportunities for women – particularly in rural areas, where the majority of the population reside. This was corroborated by our qualitative fieldwork. For example, in Punjab, fewer women mentioned social hurdles, but a noticeable number of women felt that there were limited work opportunities for women, and their wage scales were also lower compared with men:

> There are very few jobs available in our area for women, and even those which are there do not pay well. In labour work women get paid less than men, although they work the same hours (FGD women working outside home, Gujranwala, Punjab).

[6] Ejaz (2007).

[7] Nepal ranks 90, Bangladesh 93, Sri Lanka 111, and India 114.

Table 3.1 below provides an indication of some of the background characteristics that are associated with higher chances of employment among beneficiary women. With regard to the relationship to the household head, women in Pakistan are more likely to be engaged in paid employment if they are, themselves, the household head. The reason for this is likely to be related to the increased chances of poverty, since the woman is not being supported by a working man. This idea is backed up by the fact that the majority of these women take up employment in the home and, therefore, are likely to be working in unskilled and lower-paid work compared with those who work outside the home. Women are also more likely to be engaged in paid employment if they are the sister of the household head although, again, these women are more likely to work in the home. This position contrasts considerably with those who are the daughter- or sister-in-law of the household head – although only 7 percent of this latter cohort are engaged in paid employment, 65 percent of them are working outside the home.

Women who are not currently married (widowed, divorced/separated) are more likely to be working than married women. As was the case for those who are the household head, this is likely to be the result of 'push factors'; i.e. the need for an income to support herself. Again, the majority of these women (70 percent) work in the home. Although married women are less likely to have a job, if they do work, they are more likely to be working outside the home.

Table 3.7 suggests that there is considerable regional variation in female labour force participation, and in the proportion of women working in the home compared with outside the home. Women in Sindh and Balochistan are most likely to be engaged in paid employment and, in both cases, the majority of these women work in the home, although this is much higher in the case of Balochistan, where 81 percent of working women perform their job in the home.[8] While only 6 percent of women work in AJK / FANA, 61 percent of these women work outside the home but, again, the sample sizes here are far too low to draw firm conclusions.

Table 3.1 Beneficiary women who are working, by province, marital status, and household head status (%)

Characteristics	Working (%)	Among those who work,	
		Home	Away
Relationship to household head			
Household head	50	*74*	*26*
Wife	15	*51*	*49*
Daughter	17	*55*	*45*
Daughter-in-law	9	*53*	*47*
Mother	19	*90*	*10*
Sister	38	*59*	*42*
Sister-in-law	7	*35*	*65*
Marital status			
Married	13	*51*	*49*
Widow/divorced/separated	31	*70*	*30*
Province			

[8] This is broadly consistent with the results of the 2005–06 Pakistani Labour Force Survey, which showed that while only 8 percent of women in Balochistan were engaged in employment, when the definition was widened to include housekeeping and other related activities, this figure increased to 28 percent.

Characteristics	Working (%)	Among those who work,	
		Home	Away
Punjab/ICT	11	*46*	*54*
Sindh	26	*55*	*45*
NWFP	9	*65*	*35*
Balochistan	15	*81*	*19*
AJK/FANA	6	*39*	*61*
Total beneficiaries	**15**	**53**	**47**

3.1.2 Type of work

Although the quantitative analysis did not provide information on the types of work carried out by beneficiary women, the method of payment they received can help to give an, albeit limited, indication of the types of jobs performed. Table 3.2 shows that almost all women who work at home are paid in cash, whereas the payment types for women who work outside the home are much more varied. Of women who work away from home, 14 percent are paid, at least partially, in kind, which is suggestive of some kind of agricultural labour.

Table 3.2 The types of payment received by beneficiary women, by employment location

Payment type (%)	Beneficiaries	
	Work at home	Work away from home
Paid in cash	99	83
Paid in kind	1	14
Paid in cash and in kind	0	3

The qualitative data can be used to provide greater insight into the types of jobs carried out by working women both in and outside the house.

For the most part, women who work in the home appear to perform roles that do not require specific knowledge or education, such as embroidery, sewing and stitching, making mats, handicrafts, Rili making, shop-keeping, rearing animals and selling milk. The exception to this is women who provide tuition to children, although the qualitative data would suggest that these are in the minority.

Women who work outside the home appear to be a much less homogenous group, coming from both ends of the wealth/education spectrum. Examples of women who work in skilled professions include teachers, health personnel (such as midwives, health motivators, staff nurses, and EP technicians), social workers, and women who work for NGOs. Also included among the group of women working outside the home, however, are unskilled labourers, including factory workers, agricultural labourers, and women who work dishwashing and sweeping. The analysis performed in this report must therefore be mindful of this heterogeneity, particularly when drawing comparisons between LHWs and other women who work outside the home.

Most women were found to be working throughout the year. Only six women out of 108 community women in the Qualitative Survey said that they undertook occasional work. Even in the case of women engaged in agricultural activities, women did not undertake seasonal

work but continued in the fields labouring and performing other available tasks related to farming.

3.1.3 Earnings

The average amount of earnings taken home by LHWs in the month preceding the survey was 3,123 Rs. This is less than the average earnings of women working outside the home, but more than double the average monthly earnings for women working in the home. Out of the 554 LHWs included in the sample, 49 percent took home 3000 Rs. – the basic LHW salary.

Table 3.3 Average earnings of LHWs and beneficiaries in the month preceding the survey

	LHW	Working beneficiary	
		Home	Away
Mean monthly earnings (Rs.)	3,123	1,246	3,488

The qualitative work showed that, in the majority of the cases, participants' households had multiple sources of income, and families did not depend on a single income source due to high inflation and inadequate salary scales. However, there was also a surprising number of cases where women provided the main source of income for their households. Amongst the 119 LHWs who participated in the FGDs across all six regions, 28 said that their salaries were the major proportion of the household income.

3.2 Socio-economic status

For beneficiary women, wealth quintiles have been constructed based on a series of socio-economic variables, such as ownership of consumer goods, and the dwelling structure of their households. These wealth quintiles paint a similar picture to that of the educational attainment of each group of women. There appear to be different rates of uptake of employment according to wealth quintile. Those who do not work appear to be clustered more in the higher wealth quintiles, with only 17 percent of those not working falling into the poorest quintile. Women working outside the home are concentrated at both ends of the wealth index: they have the greatest proportion of people in the highest wealth quintile while, at the same time, they have greatest proportion that fall into the poorest quintile (both 23 percent). Women who work in the home also have a high proportion of women in the poorest quintile and considerably less in the highest quintile than either those working away from home or those not working.

Table 3.4 Wealth quintile of beneficiary women

	Work at home	Work away	Not working	All beneficiaries
Poorest quintile	22	23	17	18
Second-poorest quintile	19	18	19	19
Middle quintile	23	15	21	21
Second-highest quintile	21	21	21	21
Highest quintile	15	23	22	22
Total	100	100	100	100

The mean consumption expenditure of beneficiary women again tells a similar story. While those working in the home have a lower per adult equivalent consumption expenditure than those without work, for those who work outside the home, their average consumption is higher, although the difference is not significant. The large proportion of unskilled/agricultural labourers among the 'working outside the home' cohort is likely to explain why the difference is so small, as the data is skewed to both ends of the earnings spectrum.

Table 3.5 Real per adult equivalent consumption expenditure of beneficiaries

Beneficiary	Mean (Rs.)
All	2,134
Work at home	1,963
Work Away	2,179
Not working	2,145

Unfortunately, the survey instruments used for LHWs and beneficiary women do not allow for a direct comparison of the socio-economic background between the two groups of women. However, while there is not enough information to construct wealth quintiles for the LHWs, information is provided on the main source of income of the household in which they belong. Using this information, we can attempt to situate the LHWs within the wider sample of working women. Table 3.4 indicates that the majority of LHWs come from households whose main source of income is a salaried job, with other common sources being an agricultural wage (9 percent), wages from services (%), or business/self-employment (12 percent). This appears to contrast with working beneficiary women, a large proportion of whom seems to work in unskilled labour such as manufacturing or agriculture.

Table 3.6 The main source of income of the LHW's household

Source of income	%
Salaried job	60
Wage: agriculture	9
Wage: non-agriculture – services (inc. retail)	9
Wage: non-agriculture – manufacturing	1
Income from livestock	1
Income from crops	5
Property/land rental/interest revenue	1
Business/self-employed	12
Other	3

3.3 Education

The quantitative survey data indicate that LHWs and LHSs are considerably better educated compared with other women in Pakistan. This is, of course, unsurprising, since the selection criteria stipulate that women must have at least completed eighth-grade education in order to work as an LHW (while LHSs must have matriculated), and because educational outcomes are highly correlated with socio-economic status. Table 3.7 indicates that, while the majority of beneficiary women have not received any formal education (57 percent), the majority of LHWs have completed either class nine or ten.

For the purpose of this analysis, however, what we are most interested in is the comparison between LHWs and other working women, and particularly those working outside their home. While women working in the home are even less likely to have been to school than those without any employment, women working away from home appear to be drawn from both ends of the education spectrum: 53 percent have no formal education (probably largely agricultural or other unskilled labourers), while, on the other hand, 13 percent of women working away from home have attended university – a greater proportion than among LHWs (6 percent).

Table 3.7 Educational background of respondent

	LHWs (%)	Beneficiaries			
		Work at home (%)	Work away from home (%)	Not working (%)	All (%)
No schooling	0	68	53	57	57
Primary	0	17	8	20	19
Middle (years 6–8)	31	5	7	9	8
High (years 9 and 10)	47	5	11	9	9
Intermediate (years 11 and 12)	16	4	10	3	4
University	6	0	13	2	2

3.4 Household composition

Table 3.8 shows that the vast majority of beneficiary women included in the sample are married (96 percent). This is the case for both employed women and women who do not work, although women who work in the home are more likely to be currently single than other beneficiary women. By contrast, only two thirds of LHWs are currently married. The average age of women is broadly consistent across all groups, with little variation across employment status of beneficiaries, or between LHWs and other women. The average age of marriage for LHWs is 20, which is the same as for women who work away from home and two years older than those who work in the home.

Table 3.8 Demographic characteristics of LHWs and beneficiary women, by employment status

	LHWs	Beneficiaries			
		Work at home	Work away from home	Not working	All
Married (%)	66	88	94	97	96
Average age	32	34	34	32	33
Average size of household	7				
Average age of marriage	20	18	20	19	19

The majority of women in both samples – LHWs and beneficiary women – are the wives of the household head. There is considerable variation in these percentages, however: over three quarters of beneficiary women working outside the home are the wives of the head of the household, whereas this is the case for only 49 percent of LHWs (see Table 3.9). LHWs are, on the other hand, much more likely to be the daughter of the household head and less likely to be the daughter-in-law. In both cases, this holds true regardless of the employment status of the beneficiary women, although women who do not work are particularly likely to be the daughter-in-law of the household head. While LHSs are more likely to be the household head than other women working outside the home, they are less likely to be the household head than women with jobs in the home.

Table 3.9 Relationship to household head, by employment status

Relationship to household head	LHW	Beneficiary		
		Working at home	Working away from home	Not working
Head	5	8	3	1
Wife	49	71	76	69
Daughter	21	3	2	2
Daughter-in-law	10	14	14	23
Aunt	3	1	3	4
Mother	3	2	0	1
Sister	2	2	1	0
Sister-in-law	6	0	0	0
Other	1	0	0	1

3.5 Conclusions on comparing LHWs with beneficiary women

Based on this analysis, it would appear that LHWs have most in common with women working outside the home who are from the relatively better-off socio-economic groups and have a better educational status. The fact that they are disproportionately likely to be daughters of the household head than other working women is also significant. These factors will be helpful in drawing conclusions on empowerment and bargaining power in the following chapters.

4 Understanding motivations for employment: Push and pull factors

4.1 Motivations: push and pull

The qualitative research provides information on the motivating factors behind women's decision to work. Overall, the analysis shows that push factors seem to dominate the pull factors – although to different degrees, depending on the woman's background characteristics, most notably their socio-economic status. Commonly cited push factors include: poor economic conditions, having no one else to support them, inflation, husband's illness, to have economic independence, and because there are no other opportunities. Examples of pull factors include: a desire to serve the community, out of interest, to use education, to develop skills and knowledge, for fun and to occupy their time. Of course, some of these factors could be defined as push or pull depending on the interpretation: for example, 'to fulfil personal needs' was listed as a push factor, although it could be considered pull; and 'more income' is referred to as a pull factor, when it could be considered a push factor. The important point here is how the women themselves viewed these factors, and whether they were seen as a factor of compulsion (largely out of their control) or a positive factor to which they were able to respond freely. While there are slight variations in the degree to which women across the different employment types (LHWs/LHS versus other women) are pulled or pushed to work, these distinctions are not necessarily robust, and care must be taken not to overstate them.

Table 4.1 Push and pull factors influencing female employment: examples from qualitative fieldwork

Push factors	Pull factors
Inflation	For independence
To meet the expenses relating to the children	Desire to work
To increase the family income	To stay busy
To fulfil personal needs	Utilize education
Male unemployment	Respect and honour
Widows and divorcee women need to work	Confidence, knowledge, and increased awareness
Too many children	
Poverty	A higher level of income

A very interesting example of the heterogeneity within the different employment categories is the case of the FGDs amongst women working in the home in Sindh. While one group agreed that they are compelled to work in order to support their families (push factors), the other group, who were performing very similar roles, seemed to be working out of personal interest and to enable them to buy personal (discretionary) items (pull factors):

> we are uneducated and have no choice in what job to do; we work like animals; we have no choice but to work so that we can send our children to school; increases in the cost of living means that we are forced to work; I wish I was educated so that I could have a luxurious job (Sindh FGD, women who do Rili making and stitching and sewing in the home).

> *we work out of self-interest and not as a result of economic problems; we buy new clothes and jewellery with our earnings (Sindh FGD, women who work stitching and sewing in the home).*

These statements are not necessarily entirely contradictory but, rather, emphasise the importance of unobserved individual characteristics, as well as the fact that for many women both push and pull factors will be present. Focus group discussions can also sometimes dampen dissenting views within groups, so these different experiences should be taken as indicative of the overall range of experiences.

With this in mind, however, there are some observations relating to the differences across work categories that are worth noting. Among lady health workers, the qualitative research would suggest that for older and more experienced women, pull factors are more likely to play a significant role in their decision to work. For instance, very few junior LHWs, if any, appear to have been motivated solely by pull factors; while some were influenced by a mixture of push and pull, the majority were primarily driven out of necessity – i.e. by push factors.

> *Pushing factors are more important than pull. It is because of compulsions that people work outside of their homes, no one works by her own wish. And when a person is under compulsion he/she can do anything (Junior LHW FGD, NWFP).*

Half of the LHSs are motivated either by pull factors alone, or a combination of both push and pull factors. The pull factors cited by LHSs relate to the wish to serve their community 'wanting to work for community people particularly females', 'my mother had difficulties during child birth so that was why I decided to join the health department'; or to their own personal development 'I am here to learn something', 'I took the decision to develop self-confidence'.

Within the context of the analysis of push versus pull factors, it is also interesting to examine why women chose to take on a role as an LHW as opposed to other roles that are typically taken on by women with a similar educational background. It appears as though many LHWs would have preferred to be a teacher, 'educated women should become teachers', but took a job as a health worker when they could not find a teaching position.

> *After completing my education I applied for a teaching job but did not get it and so I took this job even though it is not as respectable as teaching. (LHS interview, NWFP).*

> *I wanted to be a teacher but when I got this I was happy to at least have a job (Junior LHW FGD, Sindh).*

Interestingly, among the women who worked outside the home, teachers stand out as being particularly motivated by pull factors: 'women should work because a job gives them respect and teaching is a highly respected profession', 'it is good to educate other people', 'want to be a teacher and want to serve the nation'. The number of cases where teachers were motivated by economic compulsion appears to be lower than for other women working outside the home. While the reason for this can be attributed to the rewarding nature of the profession, it is also likely to be to do with the fact that teachers, by definition, are more educated and are therefore less likely to come from poor backgrounds.

Aside from the role of push and pull factors, participants from each employment category (LHWs and other working women) stressed the importance of considering the work environment when deciding whether to take on a particular job. Even when forced to work out of economic necessity, if the work environment is not deemed to be appropriate for women, many will choose not to take the position – this is an issue for LHWs as much as it is for other working women:

> *if a woman goes out for work, first she will consider the work environment, if the job environment is not good then her family will not allow her for that job (FGD with women who work outside, AJK).*

4.2 Problems and obstacles to employment

Both samples of women – LHWs and their beneficiaries – were asked to identify the factors that made their work difficult to perform or, in the case of those beneficiaries not working, the factors that prevented them from working. As shown in Table 4.2, disapproval by community or family members was cited as an issue by only 7 percent of working beneficiaries, which was roughly the same as for LHWs (8 percent). Interestingly, however, this issue was considered to be a significant impediment to taking up employment in the first place – 31 percent of non-working women claimed that it prevented them from working. Among working beneficiaries, the proportion of women who reported family or community disapproval to be an issue was far higher in Balochistan than in any of the other provinces (42 percent overall).

Two common issues that made work difficult for women were their domestic duties and childcare obligations. In both cases, these issues were reported in far fewer cases among LHWs compared with both categories of working beneficiaries. This result appears to be consistent with the findings of the qualitative survey whereby LHWs were less concerned about these issues than other working women when asked about the disadvantages of working. In Balochistan, for example – a region where women are particularly sensitive to these problems (Table 4.2) – junior and senior LHWs were more concerned about issues such as “unmarried girls are not offered good proposals”, “people gossip”, “lack of support from the community” and “rude behaviour of people” than they were about their ability to manage their household duties. On the other hand, when asked about the disadvantages of working, other women working in Balochistan had the following to say:

> *have to work hard; insufficient time for home and family and often put under pressure to complete work for customers and so there is not enough time for home (FGD with women working inside the home, Balochistan)*

> *children are ignored; cannot give time to home; become disturbed mentally; family relations are disturbed; physically tired; have to perform double duties; husband gets angry (two FGDs with women working outside the home, Balochistan)*

This is not to say however that LHWs and LHSs were free from the difficulties of balancing their professional role with their household duties:

> *it harms household chores; due to transport problems we often come late (FDG with senior LWH, AJK)*

> *cannot give proper time to home; cannot give time to study; not enough time for children; no disadvantage (FGD with senior LHWs, NWFP)*

cannot give time to my home; social life is affected (FGD with junior LHWs, NWFP)

people gossip; not enough time for family; tiring to balance work and care; social life is disturbed (FGD with senior LWHs, NWFP)

Overall however, the qualitative findings support the quantitative results which show that LHWs are less burdened by the problem of managing household chores than women with other type of paid employment.

Table 4.2 Percentage of women who claimed that the following problems made their work difficult (or, in the case of those not working, prevented them from working), by employment status, and province

Problem, region	LHWs	Beneficiaries			
		Work at home	Work away	All working	Not working
Disapproval by community or family members					
Punjab/ICT	6	2	8	5	31
Sindh	11	7	4	5	18
NWFP	12	11	0	7	44
Balochistan	12	47	18	42	51
AJK/FANA	1	0	0	0	17
Total	**8**	**8**	**6**	**7**	**31**
Domestic workload					
Punjab/ICT	6	48	53	51	49
Sindh	6	49	54	51	56
NWFP	12	36	27	33	60
Balochistan	33	76	40	69	72
AJK/FANA	0	12	3	8	23
Total	**8**	**48**	**50**	**49**	**52**
Taking care of young children					
Punjab/ICT	7	18	24	21	36
Sindh	11	60	50	56	57
NWFP	15	17	10	15	47
Balochistan	12	31	42	34	52
AJK/FANA	0	9	4	6	23
Total	**9**	**37**	**33**	**35**	**42**

There is considerable variation in frequency of reporting of these problems, depending on the wealth quintile into which beneficiary women fall. First, the problem of family/community disapproval is much more common among women from the poorest quintiles. On the other hand, the burden of the domestic workload appears to be a problem among the highest quintiles for women working in the home while, for those who work outside the home, it is cited as a problem at both ends of the wealth index. Compared with women that are better-

off financially, work is made slightly more difficult for women from the lower wealth quintiles because of the responsibility of having to care for their children.

In terms of barriers to taking up employment, while family and community disapproval and childcare responsibilities are more commonly cited issues in the lower wealth quintiles, the burden of the domestic workload is of greater concern to women of higher socio-economic status.

Table 4.3 Percentage of beneficiaries who claimed that the following problems made their work difficult (or, in the case of those not working, prevented them from working), by wealth quintile

Problem/wealth quintile	Work at home	Work away	Not working
Disapproval by community or family members			
Poorest	70	49	57
Second-poorest	54	69	50
Middle	38	66	59
Second-highest	43	43	51
Highest	34	32	46
Domestic workload			
Poorest	4	1	27
Second-poorest	9	11	29
Middle	5	6	31
Second-highest	10	1	35
Highest	13	10	32
Taking care of young children			
Poorest	35	46	46
Second-poorest	44	51	43
Middle	35	47	44
Second-highest	42	20	39
Highest	25	8	38

Another way of looking at perceptions of employment outside the home was to ask women beneficiaries whether they, themselves, approved of this behaviour. Almost all LHWs who were included in the survey sample approve of working outside the home.

Although this is broadly similar to women who work outside the home, interestingly, 4 percent of women who work away from home do not approve of this. Much higher percentages of women working in the home (10 percent) and those women not working (16 percent) disapproved of women working outside the home. This illustrates the ongoing struggles against community perceptions, although the levels of reported disapproval by other women's working patterns are not as high as might have been expected, given the weight this plays in deterring women from working.

Table 4.4 Proportion of women who approve of working outside the home, by employment status

Use of earnings (%)	LHW	Beneficiaries		
		Work at home	Work away	Not working
Approve	98	82	92	73
Disapprove	0	10	4	16
Neutral	0	6	3	7
Do not know/depends on situation	1	2	1	4

These broad patterns were confirmed by the qualitative fieldwork[9], where for the most part women who work outside the home, including LHWs and LHSs, have to bear the brunt of criticism to a much greater extent than women working in the home:

> *people comment that we roam the streets like dogs for only 3000 Rupees per month; women are only interested in roaming with unknown males (FGD with senior LHWs, Punjab).*

Among women who work outside the home however, women who perform unskilled and low-paid jobs suffer from particularly extreme criticism:

> *people gossip and say we have bad character; our masters insult us; people do not consider us to be human beings and this is hurtful; our payment is sometimes delayed and if we cannot work one day a payment is deducted (FGD with women who do dishwashing and sweeping, Sindh).*

By contrast, women working in the home are generally treated with greater respect:

> *it is considered good to work in the home; to not have interest in outing; women are of good character; sincere with their home; they earn but remain within boundaries; take care of husband and children while earning money (FGD with junior LHWs, NWFP)*

However, in some (perhaps more traditional) areas, women working in the home are also frowned upon for working simply because it is not deemed correct that women should work at all:

> *working women are considered bad whether they work in or out (FGD with women working outside the home, NWFP).*

[9] As the qualitative fieldwork guide in Annex C illustrates, a specific section on the details of women's working hours, workload, and conditions of work was not included. This was partly due to time limitations for the FGDs and partly an intentional approach to ensure respondents were given the flexibility to discuss what they felt were their major problems/disadvantages to working. This left it up to them to mention working hours, issues with payment, etc if they felt they were important. The fact that working hours and working conditions was not mentioned by LHWs/LHSs can be taken as some indication that these were not the most important problems they feel they face.

The negative public opinion towards women who work outside the home does not seem to hold in areas where there is a long-standing tradition of women working in the fields:

> *most women do this work. It is accepted by the village because they have a rural background (FGD with women who work on agricultural land, Punjab).*

With regard to LHWs, it appears as though many of them were faced with severe criticism from community members when they first began their role but, as people began to appreciate the benefits of their work for the community – both in terms of the knowledge that they could bring and the services that they could provide, people became more accepting, and even grew to respect them:

> *people's attitudes have changed; in the beginning people thought LHWs wanted to roam with unknown males, now they want their daughters to be LHWs (FGD with junior LHWs, Punjab).*

This feeling of being more accepted by the community, as people grow to understand the benefits of the role is particularly apparent among LHSs:

> *In the start, people had negative attitudes; they did not like family planning medicines. But now I check their blood pressure so they think that I am a doctor and respect me. Now they consult me about family planning methods (Semi-structured interview with an LHS, AJK).*

However, it seems as though, among the jobs typically obtained by educated women, teaching is still considered to be the most respectable:

> *teaching is considered a good profession but LHW and working in banks considered bad behaviour (FGD with senior LHWs, NWFP).*

Of teachers, it was said:

> *community people respect us because teaching was the profession of the prophets and also because we educated their children (FGD with teachers, FANA).*

Clearly, a very important issue with any form of employment is the level of remuneration and the terms of employment. In the qualitative survey, this issue was frequently raised by LHWs when asked about the advantages and disadvantages of their work. However, with regards to the level of pay, whether it was deemed to be sufficient or insufficient varied across respondents. Some were of the opinion that the remuneration was not commensurate with the workload:

> *we work in the scorching sun all day; salary is low relative to the work; get tired because of the workload (FGD with senior LHWs, Sindh)*

It would appear from the qualitative results that LHSs more than LHWs, found the salary to be low, particularly in light of their ever-broadening role:

> *the pay is low and the work is more (semi-structured interview with LHS, Punjab)*

> *we get very little money for this job. If we got more salary, we may work much better. In the beginning I faced many difficulties because I had to cover all the villages in our council (Semi-structured interview, LHS, Sindh)*

On the other hand, some LHWs felt that they were paid relatively well:

> *My job has made a lot of difference. I can travel alone and can drive as well. In the start, people advised me to become a teacher but I preferred this field. People respect me because of my job - the salary is also good. I have developed self confidence and my knowledge has increased. (FGD with junior LHWs, Balochistan)*

> *uneducated women have a difficult life: they do difficult work and are paid a lot less. They work the whole day and earn just 300 - 600 per month. We get good salary compared to them (FGD with junior LHWs, Sindh)*

Another issue raised in relation to salaries was the frequent delays and unpredictability of payment:

> *we do not receive our salary every month; it should be regularised. 'I am a widow and I need money every month, but I always take loan from my family member'. (FGD with junior LHWs, AJK)*

Also relating to terms of employment, participants of several focus groups complained that they were not offered time off during pregnancy:

> *we have no maternity leave in this job. It is very difficult to visit houses during maternity, like teachers they should be given maternity leave'. 'it is a little paid job, an educated labourer can earn Rs250-300 per day, but we do not'. (FGD with junior LHWs, AJK)*

Problems associated with transportation were also mentioned by quite a few women, especially LHSs and other working women. In AJK, a significant number of women discussed unavailability and cost of transport as one of the major difficulties in their work:

> *Our area is mountainous and many times we have to travel long distances during our fieldwork. Public transport is not easily available and is also quite costly on a daily basis. With a salary scale such as ours if we spend so much on transport then what is the point of working (FGD LHW, Muzaffarabad, AJK).*

Also emerging from the qualitative data was a feeling of lack of respect from the staff of the First Level Care Facilities (FLCFs) and particularly, the poor treatment they received by the doctor or the in-charge:

> *doctors in the RHC were not cooperative (semi-structured interview with LHS, Sindh)*

> *no respect - a sweeper has more respect in BHU health facility (FGD with senior LHWs, Punjab)*

It was also apparent that women could not have managed employment outside the home without support from their families, especially husbands. The majority of women said that their families supported their work at present even if, in the beginning, they had had to struggle for family approval. In the in-depth interviews, 29 women out of 40 said that their families supported their work right from the beginning. For most married women, their mother-in-law was the most difficult family member in the cases of those who opposed working women. Some women said that sometimes they faced opposition from in-laws and other family members for neglecting home and children, and a few reported that other household women felt that working women were actually avoiding household work under the pretext of their jobs.

Religious constraints were also mentioned by a number of women, especially in NWFP and FANA:

> *Taliban and such other extreme elements also create problems for women who work. Fatwa's are issued against working women and mullahs stop you on the roads to lecture you on anti-Islamic practices (Woman working outside the home, District Kohat, NWFP).*

4.3 Advantages and disadvantages of working

The qualitative research explored working women's thoughts on the advantages and disadvantages of their work, and these responses largely mirrored the findings on push versus pull factors, as well as the types of obstacles and difficulties encountered.

Given their poorer socio-economic background in general, we would expect women who work in the home to view the reduction in economic hardship to be the primary advantage of their job, and this is what the qualitative results have shown. During an FGD among women who make mats and do stitching and embroidery, it was stated:

> *we can buy soap and oil; no need to ask husband for money for the children; to increase the family income; spend money on the house; can buy flour easily (FGD with women working in the home, Sindh).*

Similar issues were raised by women working outside the home who are engaged in unskilled labour, such as factory work or agricultural work:

> *income helps to meet household expenses of the family; males do not earn enough; groceries can be purchased (FGD among women working in a weaving factory and in the fields, Sindh).*

On the other hand, women who work outside the home in skilled positions, such as teachers or health personnel, refer more frequently to issues relating to personal fulfilment and satisfaction, as opposed to purely economic advantages of employment:

> *feel more energetic; more punctual; more self-confidence; independence, do not need to rely on others (FGD with teachers, Punjab).*

Similarly, during a discussion among senior LHWs, a range of advantages was discussed, from meeting the basic needs of their family to more intrinsic advantages, such as personal fulfilment and respect:

> *meet children's needs; to buy gifts for friends; independence; to add to husband's low income; to go outside and wear clean clothes; people know me; security; respect – we are known as 'small doctor' (FGD with senior LHWs, Punjab).*

A common issue discussed by women in unskilled positions, both in and outside the home, relates to the deterioration in their health as a result of their employment. Some examples of the complaints discussed by women working in the home include: weakening eyesight, backache, headaches and pain in their legs. Women working outside as unskilled labourers also had similar complaints:

> *due to dust and filth in the factories, women get infected with asthma; women have to work during pregnancy so their health is affected; bad effects on women's health (FGD with women who work outside the home, Punjab).*

This problem did not appear to be a concern among the majority of women working in professions requiring some form of education, such as teachers and LHWs.

A major disadvantage identified by each of the categories of women relates to the difficulties in balancing their job with their household responsibilities, including taking care of their husband and children. This is a problem for both skilled and unskilled workers, and those in and outside the home. However, wealthier women appear to be able to cope better with this problem, since they are able to hire in help. Women from better educated backgrounds are also less likely to have families that are averse to women having paid work and, therefore, are more likely to have their support when their workload becomes too heavy.

> *I have a maid for household chores and my mother-in-law helps out; married women have to make arrangements for their children (FGD with teachers, Punjab).*

When asked whether the disadvantages of work outweighed the advantages, most women either said that the advantages were greater than the disadvantages, or, in the case of women from poorer economic backgrounds, that they worked out of necessity and therefore did not have the luxury of weighing up the pros and cons of working:

> *do not think about advantages and disadvantages; have to do the job to afford to live; poverty compels us to work; unemployment is rising therefore we are lucky to have a job (FGD with junior LHWs, Sindh).*

> *there are not any major disadvantages other than we get tired and we sometimes become weak from the work. But all of these things are forgotten when we get money (FGD with women who work outside the home, Sindh).*

> *we try to adjust to different conditions and to be tolerant (FGD with women who work in the home, Balochistan).*

> *compulsion teaches you to tolerate things (FGD, junior LHW, Balochistan).*

> *need the job because of financial constraints and therefore do not think about the disadvantages (FGD with senior LHWs, Punjab).*

A common complaint among women who work outside the home is the criticism and judgements passed by community members and relatives. However, when these women were asked whether this was enough to outweigh the benefits of working, most said that they have learned to tolerate the negative attitude towards them:

> *family is supportive so I can ignore opinions of community (FGD senior LHW, NWFP).*

> *we are confident that people will eventually come round and be happy for us, in the beginning they did not even let us enter their homes (FGD, junior LHWs, Balochistan).*

In each of the FGDs, a question was posed about how the experience of work was different for different women. Almost all participants agreed that this was, indeed, the case. Possibly the most commonly cited distinction was that between educated and uneducated women:

> *educated women have more benefits, they sit on a chair and under a roof; uneducated women have to work the land for the whole day and then return to their domestic chores and therefore develop health problems; educated women also wear good clean clothes (FGD with senior LHWs, Punjab).*

> *educated women can get a good job but uneducated women must work at home or work on the land; if there is no work for educated women they sit at home or get married off, they do not work on the land (FGD with teachers, Sindh).*

Another issue that arose from this discussion was the difference between married and unmarried women although, interestingly, not all focus group participants agreed on which group had a more advantageous experience with work. While married women complained about the difficulties in finding the time for their children:

> *married women have more problems because of her family (FGD with women working outside the home, NWFP).*

younger women appeared to be concerned about the stigma associated with working outside the home:

> *Major disadvantage is that unmarried girls are not offered good proposals because people do not consider them good (FGD with junior LHWs, Balochistan).*

There seemed to be an added stigma associated with unmarried LHWs:

> *community think LHW work isn't suitable for unmarried girls because it is about Family Planning (FGD with junior LHWs, Punjab).*

Participants of the FGDs also spoke of the advantages of coming from a wealthy background:

> *no one can say anything to a woman who belongs to economically strong families (FGD with women who work outside, NWFP).*

> *when a poor woman works outside home, people make gossip but not for well-off woman (FGD with senior LHWs, NWFP).*

In the case of women from very rural settings, the differences in the work experiences for different groups of women were not very striking:

> *there is not any class difference; all women in the village are doing their work; school attendance in our village is very low especially for girls; most women are uneducated (FGD with women working in the fields, Sindh).*

5 Understanding empowerment patterns

The discussion of empowerment is divided into different sections based on the type of decision. This includes, first, decisions over the use of women's earnings, decisions over other household decisions, and voice.

5.1 Use of income

The Quantitative Survey results provide information on the types of things on which women – LHWs and working beneficiaries – tend to spend their money, and these items are summarised in Table 5.1. For each employment category, the majority of women spend their money on general household items and on expenses for their children. However, Lady Health Workers are significantly more likely than other working women to spend money on personal expenses, their children's education, and health-related expenditures. In the case of wedding expenses, and furniture and investments in the dwelling, LHWs appear to have very similar expenditure patterns to other women who work away from the home, while women who work at home are less likely to spend money on these items. Lady Health Workers are more likely than other working women to keep their money as savings.

Table 5.1 Use of earnings, by employment status

Use of earnings (%)	LHW	Beneficiaries		
		Work at home	Work away	All
Daily household expenditure	87	80	88	84
Personal expenses (including clothes)	78	42	54	47
Children expenses (including clothes)	55	49	54	51
Education	43	23	33	27
Health/illness/emergency/death	47	36	33	35
Wedding expenses	14	9	17	12
Furniture and home equipment	10	2	9	5
Construction and improvement in dwelling	9	1	8	4
Investment in other business	1	1	1	1
Debt repayment	4	5	4	4
Lending money (loans)	2	3	5	4
Retained as savings	15	4	10	7
Do not know	0	1	1	1
Other	6	2	5	3

As one would expect, Table 5.2 reveals that the poorest quintile tend to channel their expenditure primarily towards daily household consumption and expenditures for their children. Among women that fall into the higher-wealth quintiles, the larger amount of disposable income available means that, in addition to household and child-related expenses, they have more money to spend on discretionary expenses, such as weddings, and durables, such as furniture and improvements in their dwelling. It is interesting to note that almost the same proportion of women from the highest wealth quintile keep some of their money as savings as is the case for LHWs (14 percent compared with 15 percent). This implies that the higher tendency of LHWs to save cannot be attributed to their role as an

LHW but is, at least partially, explained by their higher socio-economic status. However, a comparison between the expenditure patterns of LHWs (Table 5.1) and beneficiary women from the highest wealth quintile (Table 5.2) reveals that LHWs are considerably more likely to spend money on themselves (78 percent compared with 60 percent) and on health-related expenditures (47 percent compared to 30 percent). While the greater preference for expenditure on health can be explained by the knowledge and awareness that comes with their role as an LHW, the tendency to spend money on themselves might be suggestive of empowerment that is not explained by socio-economic status.

Table 5.2 Use of earnings, by wealth quintile of beneficiary women

Use of earnings (%)	Wealth quintiles of beneficiaries				
	Poorest	2nd-poorest	Middle	2nd-highest	Highest
Daily household expenditure	95	73	90	88	72
Personal expenses (including clothes)	29	46	47	55	60
Children expenses (including clothes)	53	47	56	51	50
Education	24	22	22	22	44
Health/illness/emergency/death	35	34	38	36	30
Wedding expenses	6	11	19	9	18
Furniture and home equipment	4	1	3	3	12
Construction and improvement in dwelling	2	5	2	2	8
Investment in other business	1	0	0	2	0
Debt repayment	6	0	3	4	8
Lending money (loans)	0	5	4	4	6
Retained as savings	1	3	5	10	14
Do not know	0	0	0	0	5
Other	3	6	1	4	3

This tendency for women to spend money on themselves does not appear to be explained by their educational attainment either. Although a greater proportion of women who have reached intermediate- or university-level education spend money on themselves, this proportion is still lower than that among LHWs. Table 5.3 also illustrates the very strong link between educational attainment and the tendency to save.

Table 5.3 Use of earnings, by level of education

Use of earnings (%)	No schooling	Primary level	Middle level	High level	Inter-mediate	University
Daily household expenditure	85	89	80	92	67	81
Personal expenses (including clothes)	45	29	43	60	71	63
Children expenses (including clothes)	48	48	71	54	63	55
Education	18	29	35	34	46	58
Health/illness/emergency/death	37	40	13	39	40	18
Wedding expenses	12	6	7	13	13	13
Furniture and home equipment	3	4	5	18	9	4
Construction and improvement in dwelling	3	0	9	7	8	10
Investment in other business	1	0	0	0	0	4
Debt repayment	4	4	0	5	14	5
Lending money (loans)	2	10	0	12	0	4
Retained as savings	2	7	5	6	19	31
Do not know	0	0	0	0	9	7
Other	2	1	9	3	14	4

Interestingly, the qualitative work revealed very little disagreement among household members over how to spend women's earnings. This is probably because, especially in the case of expenditure on household items, there is likely to be little discretion required.

5.2 Decision-making

As discussed in Chapter 2, there was a range of questions concerning who primarily makes decisions in the household, including decisions on how to spend their own earnings, children's education and marriage, the household budget in general and whether to take out savings or loans, fertility and family planning, and mobility. The responses varied to quite a degree, depending on the type of decision, as would have been expected.

5.2.1 Decision to take up work

The qualitative survey explored the extent to which LHWs and other working women were able to exercise control over the decision to take up their current job. After grouping the interviews and FGDs, based on each of the different employment categories, some interesting patterns emerged. Among the group of LHWs, there appeared to be a positive relationship between decision-making power and their level of experience. While almost no junior LHWs exercised control over the decision to work, senior LHWs were far more likely to make the decision on their own or jointly with their husband or another family member. This distinction is even more apparent among LHSs, roughly two thirds of whom make the decision to work either on their own or jointly with someone else.

Comparing women who work in the home and women who work outside the home, the qualitative results suggest that the former are far more likely to play a decisive role in taking up work. A possible explanation for this is that women who work within the confines of their

own home do not face opposition within their family and are therefore free to decide for themselves whether or not to take on the job. These results also show that LHWs, particularly the older and more experienced ones, appear to have much greater control over the decision to work than other women who work outside the home. This is likely to be explained by our previous observation that women working outside the home are not a homogenous group. Therefore, in order to compare like with like, we should compare the decision-making power of LHWs and other educated women such as teachers. Doing this, it seems that LHWs might have greater control over the decision to work than even teachers.

5.2.2 Decisions over women's own earnings

Both LHWs and beneficiary women were asked about who was responsible for deciding how to spend their earnings. Table 5.4 indicates that, overall, LHWs are more likely to make an independent decision on how to spend their salaries compared with beneficiary women who work away from home, but considerably less likely than beneficiary women who work in the home. This can be partially explained by the increased likelihood of women who work in the home being the household head, which would suggest an absence of an adult male with whom to compete for decision-making.

Among LWHs, there appears to be a strong positive relationship between age and independent decision-making, which is also true for beneficiary women working outside the home, although this does not hold for women working at home. Interestingly, there does not appear to be a clear linear relationship between decision-making and educational attainment and, in the case of women working in the home, the relationship appears to be negative. Among beneficiary women, the link between decision-making and socio-economic status is also unclear. The likelihood of women independently deciding how to spend their own earnings varies considerably across each of the provinces, and the pattern is not consistent for each category of employment type. Among LHWs, women in NWFP appear to be more likely to make their own decisions, whereas for other women who work outside the home, those in AJK / FANA seem to have more decision making power. For each employment type, women in Punjab/ICT and Sindh appear to be least in control of decision making.

Table 5.4 Percentage of respondents who independently decide how to spend their earnings, by age, level of education, socio-economic status, and province

Characteristic	LHW	Beneficiary	
		Work in the home	Work away from the
Age group			
15–24	41	79	37
25–38	58	78	52
39–49	71	77	63
Level of education			
No schooling		74	57
Primary level		90	70
Middle level	58	87	15
High level	60	80	44
Intermediate	61	71	63
University	48	56	53
Wealth quintile			
Poorest		73	54

Characteristic	LHW	Beneficiary	
		Work in the home	Work away from the
Second poorest		77	47
Middle		87	58
Second highest		72	43
Highest		81	66
Province			
Punjab/ICT	58	67	46
Sindh	55	86	59
NWFP	67	86	75
Balochistan	63	73	71
AJK/FANA	59	100	92
Total	59	79	54

5.2.3 Other household decisions

Table 5.3 provides a breakdown of who is usually responsible for making a series of household decisions by type of employment. With the exception of decisions relating to borrowing and decisions that relate to children's wedding plans, LHWs appear to be more likely than other beneficiary women to be the sole decision-makers in all of these decisions, apart from those concerning the marriage of children. By the same token, LHWs are also far less likely than beneficiary women to have their husbands be the sole decision-maker across all of the issues, and also appear less likely than beneficiary women to leave decision-making responsibilities to their father- or mother-in-law, particularly with regard to financial issues, visiting relatives or matters relating to their children's health.

Unsurprisingly, LHWs are considerably more likely than other women to make decisions about whether to have another child, the use of family planning methods, and whether to consult someone if a child is sick. They are also significantly more likely to make decisions about visiting friends or relatives, and slightly more likely to make decisions on economic issues, such as those relating to the household budget and paying for their children's medical costs.

Looking at the decision-making patterns among working beneficiary women, it is interesting to note that women who work in the home have a slightly higher sole decision-making capacity on a range of issues, such as those relating to their children's marriage plans, their children's education, and economic matters such as the household budget and whether to lend or borrow. Overall, however, there is a far less noticeable impact of employment on the decision-making ability for beneficiary women, thereby suggesting that LHWs do have significant additional empowerment compared with women who work in general.

Table 5.5 Percentage of each family member who usually makes particular decisions, by category of employment

Decisions	Respondent	Husband	Respondent and husband	Father-in-law	Mother-in-law	Other
Whether or not to have another child						
LHW	11	10	41	1	0	0
Beneficiary	6	31	50	0	1	0
Work: in	5	31	46	0	1	0
Work: away	8	33	46	0	2	0
Not working	6	31	50	0	1	0
Matters relating to children's education						
LHW	18	7	37	0	0	2
Beneficiary	8	31	43	1	1	0
Work at home	16	31	37	1	1	1
Work away	11	29	43	1	1	0
Not working	8	31	44	1	1	0
Matters relating to children's marriage plans						
LHW	7	6	32	1	0	2
Beneficiary	4	22	41	2	1	0
Work at home	10	24	35	1	1	1
Work away	4	24	37	1	1	0
Not working	3	22	41	2	1	0
Use of family planning methods						
LHW	17	7	40	0	0	1
Beneficiary	8	32	47	0	1	0
Work at home	9	32	41	0	0	0
Work away	6	36	43	1	0	0
Not working	8	32	47	0	1	0
Visit friends or relatives						
LHW	28	17	26	2	1	23
Beneficiary	12	45	28	5	8	0
Work at home	18	41	29	3	7	0
Work away	14	46	30	3	5	0
Not working	12	45	27	6	8	0
Household budget						
LHW	26	13	25	1	3	28
Beneficiary	13	47	20	10	5	2
Work at home	25	37	26	5	4	0
Work away	18	40	26	4	6	0
Not working	12	49	19	11	6	2
Lending or borrowing						
LHW	23	17	27	1	2	27
Beneficiary	11	46	22	11	5	2
Work at home	24	39	22	7	2	1
Work away	15	39	30	5	5	3
Not working	10	47	21	12	5	1

Decisions	Respondent	Husband	Respondent and husband	Father-in-law	Mother-in-law	Other
Consult with someone if a child is sick						
LHW	30	9	24	0	1	15
Beneficiary	19	35	28	5	6	1
Work at home	24	34	27	5	3	0
Work away	24	33	32	2	2	1
Not working	18	35	27	5	7	1
Pay for medicine or treatment for a sick child						
LHW	25	13	24	0	1	14
Beneficiary	16	44	23	6	4	1
Work at home	21	42	24	4	3	0
Work away	24	37	27	2	3	1
Not working	15	45	22	6	4	1

Impact of earnings

The qualitative research indicates that having a job – and, hence, earning money – does increase decision-making power, but this appears to be limited to certain decisions, such as household expenditures and children's education. There was, however, a wide range of responses on the extent to which working or earning more money influenced decision-making ability. While many said that it made no difference at all, others said that the more a more money women earned, the more power they had:

> *'have more income', 'women have money in their hands', 'women become more powerful because of her earning', 'they become economically independent' (FGD with women working in the home, AJK).*

Men also said that their wives asserted themselves more and gave their opinion in family decisions:

> *She is more confident and wants to be part of household decision-making (Husband of woman working outside the home, Muzaffarabad, Punjab).*

A significant number of women felt that the level of a woman's income does not influence her decision-making role. Men were the main decision-makers, and women were only consulted; the male members made the final decision.

Respondents were of the opinion that women who work outside the home have a stronger influence in decision-making, as they have more exposure and the family also thinks that a woman who works outside the home is more confident and aware of her surroundings and social etiquettes. Certain professions provided greater respect and dignity to women, such as that of a doctor, or teacher, or another official type of work.

Also, women's role has changed over time and people are more receptive to the idea of female employment and the productive role women can play at home, and also at the community level. Women said that they themselves could feel that change in people's attitudes. Ten years ago, even their family members were not willing to trust them, while now there is much more flexibility in their behaviour. Only 14 women in the in-depth interviews said that there was no change in the role of women (12 from Punjab, and 2 from NWFP):

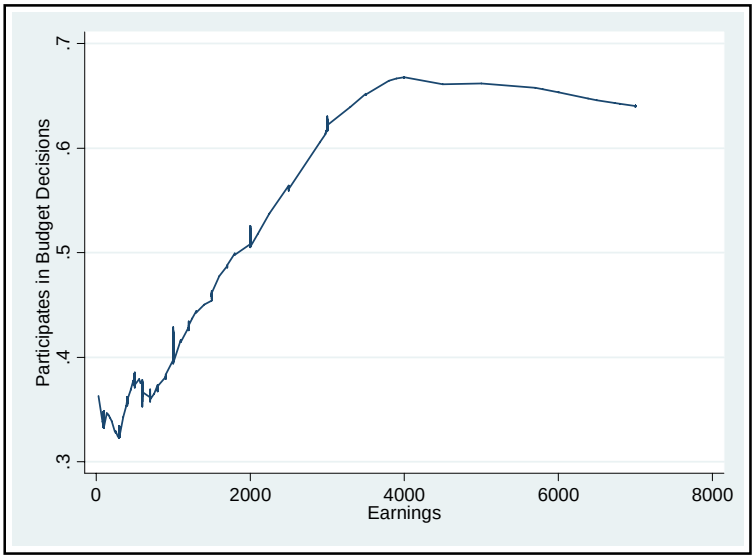
In the past I could not even go outside the house, but now this is my own decision (LHW, Mardan, NWFP).

Table 5.6 Factors positively and negatively impacting bargaining power from qualitative fieldwork

Women felt stronger and more powerful in their families and in the community when:	Factors mentioned as weaknesses for women were:
they had a higher income or were financially comfortable; they were better educated, as educated women; were more respected and could obtain a better job; had some kind of a skill; had more sons; had a strong family background (paternal side); had a cooperative and supportive family.	being a woman; having fewer sons; being uneducated; having little support from family; being a widow/divorcee; poverty.

Interestingly, looking at the quantitative data on women's agency on economic decisions, there is a clear pattern showing that this increases with the level of their earnings in the labour market. This suggests that the fact of bringing in a greater share of the household resources entitles them to stronger bargaining power. We explore this hypothesis in Figure 5.1 in a bivariate fashion. We show that there is, indeed, a positive association between the level of earnings and bargaining power in budget decisions, even at relatively low levels of earnings. This is true for all women, irrespective of the socio-economic level of their households.

Figure 5.1 Bivariate relationship between women's earnings and their participation in budget decisions



5.2.4 Multivariate analysis of decision-making

While the qualitative perceptions and bivariate analysis of the quantitative data provide some initial windows into these drivers of decision-making patterns, the range of different factors and influences involved suggests that a more sophisticated model would be useful in order to control for a larger number of variables. In this section, we use multivariate methods for the analysis of quantitative data to explore the determinants of women's ability to participate in household decisions. Our analysis is limited to the information collected in the main household survey from all women of reproductive age that have ever been married.

Given the small sample size of the LHW survey and the lack of a detailed questionnaire employed for them, this analysis will rely exclusively on the beneficiary survey. Based on our understanding of where LHWs fit into the wider distribution of working women from Chapter 3, however, we can use the models to make some inferences regarding the probable effect of employment in the Programme on LHWs as well. In order to facilitate this exercise, in our analysis we also separate households pertaining to the 1st and 2nd quintiles of the expenditure distribution from households pertaining to the 4th and 5th quintiles, with whom the LHWs are more likely to be comparable.[10]

Our principal empirical strategy is based on a set of regression models, where we study the joint correlation of a number of characteristics at the individual, household, and community levels with women's participation in strategic household decisions. This permits an exploration of the patterns of women's empowerment by understanding the different determinants of that empowerment. Which demographic structure of the households is associated with higher women's empowerment? How do socio-economic factors at the household and the community levels shape patterns of agency? Which individual characteristics of the women (age, schooling) favour women's ability to participate in decision-making within the households? An element of particular interest will be the correlation between women's work status, work type (outside or in the home), motivational factors (push versus pull) and earnings on the one hand, and their ability to make decisions over strategic household issues on the other. These are, in fact, the main potential channels through which the LHWP might be producing an effect on LHWs' empowerment patterns.

We analyze four domains of decision-making. In turn, we look at decisions on:

- budget, borrowing and lending;
- fertility and family planning;
- children's education and marriage plans; and
- the treatment of children diseases.

Our main indicator of women's empowerment is defined at their ability to participate in a decision on these topics, either as sole decision-makers, or jointly with their husband.

Our models are based on a standard Probit specification, taking into account the clustered structure of the errors at the FLCF level and sampling weights. In the tables that follow, we present only a restricted set of the variables that we include in the specification. Full details of the specifications and a complete list of regressors are available on demand.

[10] We exclude the middle quintile from the analysis in order to allow a clearer comparison between the top two quintiles and the bottom two quintiles, and also because fewer women in this middle quintile are employed. See also footnote 6.

One should be very careful in the interpretation of the coefficients of our models. In fact, we are not in a position to address potential issues of endogeneity of the determinants of our empowerment measure. Other specification errors might arise from missing variables, measurement error or simultaneous determination of the variables. For this reason, our findings should be interpreted as suggesting patterns of association between variables, rather than addressing explicit causality.

In terms of interpreting the coefficients reported, the tables that we present in the following sections indicate the change in the probability that the outcome is positive attributable to a 1 unit change in the regressor. For example, take the results presented in Table 5.7 in the first column. The coefficient on the variable 'Age' indicates that women one year older are 3.5 percentage points more likely to participate in decisions on budget issues. For dicotomous variables, the interpretation is similar. For instance, the coefficient on the variable 'Daughter-in-law' shows that daughters-in-law are 18.9 percentage points less likely than wives (the omitted dummy variable) to participate in budget decisions.

We present the results of these models in the next sections, according to the four main areas of decision-making. We decided to exclude from the analysis women who are the head of their household, as this is naturally implying that they have a central role in the decision-making processes, which would be likely to skew the results. It is also important to note that a large part of the variance on the indicators of interest is explained by provincial differences. Cultural factors found at the regional level are an important driver of different power-sharing relationships within the households.

Budget, borrowing and lending decisions

Our estimates of the determinants of decision-making in the domain of budget and other economic decisions are reported in Table 5.7. This shows that women's empowerment is strongly shaped by the family demographic structure. Women's ability to participate in budget and other economic decisions increases with their age and the number of their children – particularly daughters in better-off families, but also sons in poorer households. Conversely, their power decreases with the age at which they are married, particularly for women who marry after they are 20 to 25 years old.[11]

These three elements all define women's status in the household. Additionally, women are much less empowered when they are daughters and daughters-in-law than when they are wives of the head of the household. In particular, the status of daughters seems to be worse in better-off families.

Women's ability to shape economic decisions is also generally decreasing with the size of the household, especially with the number of young children of whom they might be expected to take care.

The data shows that there is a clear matriarchal structure in the decision-making process, especially on budget decisions that might involve day-to-day expenses, since the presence of elderly women reduces a woman's ability to choose in this respect.

[11] Here, the data shows a cubic relationship: empowerment first grows with the age of marriage, as women married in their childhood possibly had little voice in their families, but empowerment then declines when marriage took place after the women were 20 years of age. Possibly, this is due to some sort of stigma attached to the fact of a woman getting married too late according to social conventions.

Table 5.7 Women's participation in budget and other economic decisions: demographic determinants[12]

		Budget			Borrowing and lending		
		All	1st and 2nd quintile	4th and 5th quintile	All	1st and 2nd quintile	4th and 5th quintile
Individual demo-graphics	Age	0.0356***	0.0339	0.00971	0.0188	0.00510	0.0110
		(0.0132)	(0.0223)	(0.0180)	(0.0125)	(0.0214)	(0.0169)
	Age on marriage	-0.0193	-0.0431	-0.0251	-0.0140	-0.0643**	0.0212
		(0.0142)	(0.0262)	(0.0241)	(0.0177)	(0.0279)	(0.0276)
	Widow or divorced	0.102	0.155	0.195	0.000188	-0.121	0.0860
		(0.0897)	(0.155)	(0.150)	(0.0848)	(0.0842)	(0.154)
	Daughter	-0.0623	-0.0190	-0.192***	0.0338	0.276	-0.200***
		(0.0889)	(0.156)	(0.0704)	(0.110)	(0.202)	(0.0603)
	Daughter-in-law	-0.189***	-0.168***	-0.177***	-0.149***	-0.0963	-0.233***
		(0.0431)	(0.0625)	(0.0629)	(0.0406)	(0.0708)	(0.0548)
	# Sons living in the HH	0.00508	0.0151	-0.000754	-0.00549	0.0260**	-0.0306*
		(0.00906)	(0.0132)	(0.0162)	(0.00863)	(0.0128)	(0.0158)
	# Daughters living in the HH	0.0330***	0.0216	0.0551***	0.0260***	0.0328**	0.0548***
		(0.00993)	(0.0148)	(0.0209)	(0.00968)	(0.0143)	(0.0182)
	# Sons living outside the HH	0.00593	0.0311	-0.0264	-0.00150	0.00258	0.0120
		(0.0251)	(0.0516)	(0.0394)	(0.0238)	(0.0520)	(0.0378)
	# Daughters living outside the HH	-0.00263	0.0649**	-0.0482*	0.00903	0.0799***	-0.0267
		(0.0203)	(0.0288)	(0.0276)	(0.0219)	(0.0300)	(0.0391)
Household demo-graphics	# Elders: men	-0.0165	0.0231	-0.0299	-0.0543	-0.0207	-0.0623
		(0.0389)	(0.0551)	(0.0612)	(0.0358)	(0.0474)	(0.0597)
	# Elders: women	-0.0677***	-0.0520	-0.0790*	-0.0358	-0.0323	-0.0208
		(0.0259)	(0.0451)	(0.0425)	(0.0270)	(0.0445)	(0.0394)
	Female head of the HH	0.161	0.107	0.170	-0.0385	0.0151	0.0288
		(0.104)	(0.192)	(0.174)	(0.0820)	(0.166)	(0.137)
	# Children 0–4 yrs old	-0.0362***	-0.0156	-0.0803***	-0.0327***	-0.0520***	-0.0545**
		(0.0132)	(0.0185)	(0.0224)	(0.0116)	(0.0192)	(0.0215)
	# Children 5–9 yrs old	-0.0190*	-0.0183	-0.00581	0.00655	0.00750	0.0151
		(0.0107)	(0.0173)	(0.0220)	(0.00963)	(0.0150)	(0.0194)

[12] Although the contribution of several of the reported variables is not statistically significant if taken individually, the whole battery of control variables is always jointly significant at the 1 percent level for all the regressions shown in this section. The R-squared results of the models vary for different outcomes, falling in a range between 10 percent and 30 percent, which, while low, is comparable with similar models in the literature.

When we move to the socio-economic determinants of women's empowerment (Table 5.8), we find that their ability to influence household economic decisions is positively correlated with the level of education, especially for strategic decisions related to borrowing and lending. Here, it is important to remember that causality can go both ways: better-educated women can, indeed, obtain a better role in decision-making, but it could also be that women managed to progress in their studies because they were already more empowered.

In terms of the link between work, working status and earnings, and women's power of decision in economic matters, we find some interesting results:

- The fact of working itself is not itself associated with more bargaining power. This result, however, shows an interesting pattern if we look at disaggregated socio-economic status with regard to borrowing and lending decisions. When women work in a relatively poor household, the fact of working is detrimental to their bargaining power in the family. This could be related to the fact that they have been 'pushed' to work because of need and also because the levels of poverty in the household mean that there are simply fewer decisions to be made, with most of the budget going towards essential household items. Contrary to this, working women in wealthier families are more likely to have been driven by 'pull' motivation. Accordingly, their participation in the labour market is associated with higher bargaining power within the household.
- Working outside the house shows a similar pattern. Although the coefficients are not statistically significant, women in poorer households that are potentially 'pushed' to work away from home are significantly less empowered, whereas women 'pulled' into work in richer households are more empowered.

Table 5.8 Women's participation in budget and other economic decisions: socio-economic and cultural determinants

		Budget			Borrowing and lending		
		All	**1st and 2nd quintile**	**4th and 5th quintile**	**All**	**1st and 2nd quintile**	**4th and 5th quintile**
Individual education and work status	Higher class completed at school	0.00201	0.000293	0.00497	0.00794**	0.0151**	0.00781
		(0.00363)	(0.00731)	(0.00524)	(0.00377)	(0.00724)	(0.00505)
	Work	0.0743	0.00137	0.150	-0.0125	-0.145**	0.114
		(0.0607)	(0.0758)	(0.118)	(0.0574)	(0.0638)	(0.111)
	Work outside the house	-0.0992**	-0.105	0.0277	-0.0525	-0.0577	0.0290
		(0.0484)	(0.0639)	(0.130)	(0.0593)	(0.0784)	(0.130)
	Earnings	6.22e-05***	4.70e-05	6.32e-05**	7.58e-05***	0.000161***	7.25e-05**
		(2.20e-05)	(7.22e-05)	(3.18e-05)	(2.15e-05)	(6.19e-05)	(3.10e-05)
Household socio-economics	Dirt floor	0.000211	0.0250	-0.0746*	-0.00544	-0.00392	-0.0255
		(0.0313)	(0.0548)	(0.0447)	(0.0308)	(0.0543)	(0.0410)
	Good roof quality	-0.0298	-0.0345	-0.0880	0.0311	0.0295	-0.0888
		(0.0539)	(0.0740)	(0.0694)	(0.0543)	(0.0716)	(0.0659)
	No electricity	0.0298	0.00817	0.00571	0.000688	0.00740	0.0188
		(0.0494)	(0.0548)	(0.0735)	(0.0494)	(0.0622)	(0.0784)
	Own a radio	0.0325	0.0834**	0.000102	0.0405	0.0934**	-0.0288
		(0.0199)	(0.0380)	(0.0320)	(0.0247)	(0.0424)	(0.0360)
	Own a washing machine	-0.00569	0.0559	-0.0592	-0.00307	-0.0212	-0.0369
		(0.0279)	(0.0510)	(0.0429)	(0.0323)	(0.0495)	(0.0422)
	Main source of income: salaried work	0.0379	0.0466	0.0654*	0.0640**	0.0873*	0.0908**
		(0.0293)	(0.0459)	(0.0385)	(0.0294)	(0.0485)	(0.0415)
	# Working: men	0.0191	-0.0209	0.0611**	0.0141	-0.0358	0.0354
		(0.0171)	(0.0232)	(0.0272)	(0.0160)	(0.0246)	(0.0215)
	# Working: women	-0.0131	0.0194	-0.123**	0.0142	0.0668	-0.0847
		(0.0328)	(0.0402)	(0.0625)	(0.0352)	(0.0478)	(0.0525)
Community socio-economics	No TV coverage	-0.111**	-0.0788	-0.0227	-0.161***	-0.169***	-0.0728
		(0.0458)	(0.0679)	(0.0801)	(0.0418)	(0.0513)	(0.0646)
	Unpaved streets	-0.0420	-0.0874	0.00253	-0.0340	-0.119**	0.0392
		(0.0453)	(0.0563)	(0.0683)	(0.0453)	(0.0558)	(0.0658)
	Distance from the *tehsil*	-0.0266*	-0.0218	-0.0376*	-0.0312*	-0.0297	-0.0573***
		(0.0152)	(0.0151)	(0.0213)	(0.0172)	(0.0203)	(0.0199)

Fertility and family planning decisions

Understanding the drivers of women's ability to participate in family planning and fertility decisions is very important for the LHWP. Beneficiary women are in fact the main channel of transmission of any knowledge and behavioural change that the Programme can promote in this domain.

The patterns of decision-making within beneficiary households concerning fertility and family planning are quite different from those of economic decisions. We report the results of our models in Table 5.9 and Table 5.10.

While women's agency continues to be positively associated with age and negatively with their age at marriage, the relationship is less significant here than in the case of budget decisions. Conversely, it is the fact of currently being a widow or divorced that correlates strongly with women's participation in fertility and contraceptive decisions. This might be due to the fact that respondents in these categories feel more free to answer these questions, as they are likely to be merely hypothetical (if we assume that widowed or divorced women are unlikely to be currently entering into decisions over family planning or whether or not to have a child).

Table 5.9 Women's participation in fertility and family planning decisions: demographic determinants

		Have another child			Use of contraceptive methods		
		All	1st and 2nd quintile	4th and 5th quintile	All	1st and 2nd quintile	4th and 5th quintile
Individual demographics	Age	0.0260**	0.00625	0.0221	0.0239	-0.00375	0.0239
		(0.0128)	(0.0211)	(0.0209)	(0.0181)	(0.0268)	(0.0258)
	Age on marriage	0.0192	-0.0315	0.0514	-0.00977	-0.0695*	0.0190
		(0.0228)	(0.0452)	(0.0319)	(0.0217)	(0.0415)	(0.0311)
	Widow or divorced	0.259***	0.345***	0.200**	0.286***	0.363***	0.256**
		(0.0645)	(0.0757)	(0.0868)	(0.0748)	(0.0592)	(0.114)
	Daughter	-0.167	0.129	-0.489***	-0.179	-0.0352	-0.375**
		(0.146)	(0.169)	(0.160)	(0.152)	(0.237)	(0.191)
	Daughter-in-law	-0.116*	0.109	-0.281***	-0.151*	-0.0849	-0.0751
		(0.0619)	(0.0934)	(0.104)	(0.0896)	(0.133)	(0.126)
	# Sons living in the HH	-0.00490	0.00143	0.00792	0.00115	0.00994	-0.0101
		(0.0113)	(0.0177)	(0.0183)	(0.0118)	(0.0175)	(0.0176)
	# Daughters living in the HH	-0.0124	0.00253	-0.0130	0.0198*	0.0309*	0.0119
		(0.0103)	(0.0157)	(0.0207)	(0.0111)	(0.0169)	(0.0183)
	# Sons living outside the HH	0.0198	0.0852	-0.0202	0.0161	-0.0133	0.0263
		(0.0370)	(0.0569)	(0.0412)	(0.0336)	(0.0665)	(0.0444)
	# Daughters living outside the HH	0.0103	0.0844**	0.00544	0.000841	0.0462	0.00191
		(0.0257)	(0.0353)	(0.0403)	(0.0239)	(0.0366)	(0.0359)
Household demographics	# Elders: men	-0.0503	-0.0859	0.0165	0.0114	0.0354	-0.0122
		(0.0389)	(0.0699)	(0.0479)	(0.0371)	(0.0619)	(0.0557)
	# Elders: women	-0.0679**	-0.0753	-0.0772*	-0.0116	0.0184	-0.0359
		(0.0296)	(0.0524)	(0.0433)	(0.0268)	(0.0474)	(0.0435)
	Female head of the HH	-0.253**	-0.115	-0.394**	-0.0937	-0.0145	-0.237
		(0.107)	(0.192)	(0.158)	(0.124)	(0.174)	(0.210)
	# Children 0–4 yrs old	-0.00881	-0.0345*	0.00581	-0.0144	-0.0229	-0.00730
		(0.0140)	(0.0187)	(0.0236)	(0.0149)	(0.0213)	(0.0224)
	# Children 5–9 yrs old	-0.0249**	-0.0317*	-0.0390*	-0.0205	-0.0319	-0.00939
		(0.0116)	(0.0177)	(0.0206)	(0.0127)	(0.0220)	(0.0218)

Again, we find that daughters-in-law are significantly less empowered than wives on the decision to have another child and on family planning matters. This effect seems to be stronger in better-off households.

A certain demographic structure of the household, particularly the presence of elderly women (especially if working, as shown in Table 5.10) and the fact that the household head is a woman, is detrimental to women's agency on fertility decisions. However, this is not so for family planning options, possibly because choices on contraceptive methods are left in the

sphere of control of the couple, and not the extended family. In larger households, especially those with a greater number of children, women's voice on fertility and family planning is also less present (although this is likely to be endogenous, since women with less voice over these matters are likely to have had less voice over prior decisions regarding family size).

Table 5.10 Women's participation in fertility and family planning decisions: socio-economic and cultural determinants

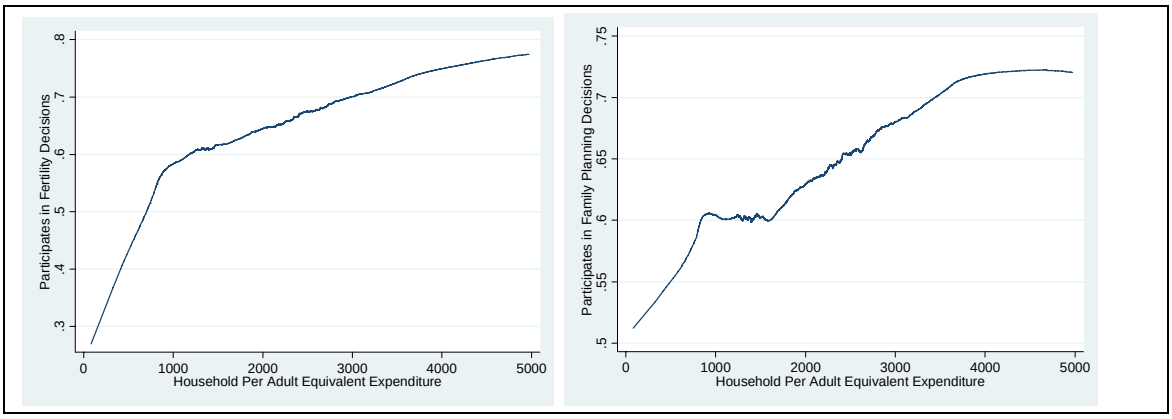
		Have another child			Use of contraceptive methods		
		All	1st and 2nd quintile	4th and 5th quintile	All	1st and 2nd quintile	4th and 5th quintile
Individual education and work status	Higher class completed at school	0.00356	0.00162	0.00642	0.0151***	0.0104	0.0189***
		(0.00467)	(0.00980)	(0.00589)	(0.00487)	(0.00793)	(0.00670)
	Work	0.0466	0.0841	-0.0210	0.0513	0.0710	0.0295
		(0.0511)	(0.0929)	(0.0994)	(0.0557)	(0.0957)	(0.102)
	Work outside the house	0.0161	-0.0420	0.151*	-0.0538	-0.0751	0.0604
		(0.0708)	(0.111)	(0.0821)	(0.0771)	(0.115)	(0.138)
	Earnings	-1.97e-05	-3.11e-05	-9.09e-05*	-1.99e-06	4.84e-05	-5.70e-05
		(3.02e-05)	(0.000115)	(4.90e-05)	(2.81e-05)	(9.45e-05)	(4.24e-05)
Household socio-economics	Dirt floor	-0.0766**	-0.0510	-0.100*	0.0293	0.0794	-0.0557
		(0.0385)	(0.0622)	(0.0579)	(0.0388)	(0.0621)	(0.0609)
	Good roof quality	0.115**	0.112	0.157***	0.0280	-0.0259	-0.0271
		(0.0501)	(0.0860)	(0.0567)	(0.0675)	(0.109)	(0.0917)
	No electricity	-0.157***	-0.160**	-0.219***	-0.0977**	-0.0998	-0.136*
		(0.0515)	(0.0678)	(0.0761)	(0.0434)	(0.0664)	(0.0786)
	Own a radio	0.0763***	0.125***	0.0304	0.0547**	0.0529	0.0501
		(0.0266)	(0.0451)	(0.0407)	(0.0271)	(0.0463)	(0.0474)
	Own a washing machine	0.0109	0.108**	-0.0311	-0.0136	0.0553	-0.0338
		(0.0306)	(0.0491)	(0.0539)	(0.0335)	(0.0533)	(0.0515)
	Main source of income: salaried work	0.0560*	0.0710	0.133***	0.0459	0.0713	0.0619
		(0.0327)	(0.0520)	(0.0388)	(0.0349)	(0.0553)	(0.0492)
	# Working: men	0.0409**	0.0579**	0.0111	0.0368**	0.0428	-0.0225
		(0.0177)	(0.0259)	(0.0297)	(0.0177)	(0.0264)	(0.0352)
	# Working: women	-0.0562*	-0.0929*	-0.00232	-0.0473	-0.135***	0.0742
		(0.0332)	(0.0489)	(0.0719)	(0.0322)	(0.0443)	(0.0822)
Community socio-economics	No TV coverage	0.0790	0.0777	0.147	0.123	0.159	0.226**
		(0.0925)	(0.112)	(0.0921)	(0.0897)	(0.105)	(0.0882)
	Unpaved streets	-0.167***	-0.144**	-0.174**	-0.0477	-0.0742	-0.0591
		(0.0572)	(0.0713)	(0.0694)	(0.0582)	(0.0689)	(0.0819)
	Distance from the *thesil*	-0.0308	-0.0172	-0.0377	-0.0545***	-0.0697***	-0.0511*
		(0.0196)	(0.0255)	(0.0251)	(0.0192)	(0.0242)	(0.0273)

Table 5.10 describes the association between socio-economic/cultural characteristics and decision-making power in the domains of fertility and contraception. Several aspects are worth noting at the individual level. First, women's participation in decisions related to family planning methods is positively correlated with their level of schooling, particularly in better-off households, but not so for fertility decisions. Second, the work status and the level of earnings themselves do not appear to play a particular empowering function in these domains. However, women working outside the home that have been motivated mainly by 'pull' factors (as they live in better-off households) show higher control of fertility and family planning decisions. Again, the direction of the effect is opposite for women working outside the household in poorer environments.

Women's empowerment in these domains is also clearly associated with socio-economic factors at the household and the community levels. Women residing in households with better living conditions, and better services and equipment are more likely to be given a chance to participate in decisions on fertility and family planning. The same is true for women living in less remote and better-connected areas. Cultural factors are believed to be important drivers of these associations, since we have already controlled for level of income.

We show this relationship in a bivariate fashion in Figure 5.2, using per adult equivalent expenditure as an indicator of household wealth. Both for fertility and family planning decisions, we find a remarkably positive association between women's voice and households' socio-economic background.

Figure 5.2 Bivariate relationship between household expenditure and women's participation in fertility and family planning decisions



Children's education and marriage plans

Children's education and marriage plans are two of the domains in which the real mechanisms of power-sharing within the household become evident. Traditional customs play a central role in shaping decision-making patterns in these strategic dimensions, as the patriarchal structure of the families tends to emerge. We show the results of our analysis in Tables 5.11 and 5.12.

Table 5.11 Women's participation in children's education and marriage decisions: demographic determinants

		Children's education			Children's marriage plans		
		All	1st and 2nd quintile	4th and 5th quintile	All	1st and 2nd quintile	4th and 5th quintile
Individual demographics	Age	0.0180	-0.0158	0.0219	0.0134	0.0161	0.00669
		(0.0165)	(0.0253)	(0.0254)	(0.0201)	(0.0319)	(0.0331)
	Age on marriage	-0.0267	-0.0433	-0.0261	-0.0341*	0.0243	-0.102***
		(0.0174)	(0.0392)	(0.0281)	(0.0201)	(0.0377)	(0.0363)
	Widow or divorced	0.00806	-0.0571	-0.0684	0.131	0.352***	-0.0866
		(0.111)	(0.192)	(0.175)	(0.108)	(0.0504)	(0.205)
	Daughter	0.205**	0.223	0.292***	-0.00130	0.0337	-0.0976
		(0.0974)	(0.156)	(0.0856)	(0.168)	(0.181)	(0.290)
	Daughter-in-law	-0.126*	-0.0292	-0.0619	-0.167*	-0.122	-0.106
		(0.0675)	(0.119)	(0.108)	(0.0887)	(0.117)	(0.134)
	# Sons living in the HH	-0.00423	-0.000919	0.0105	0.00306	0.0236	-0.0261
		(0.0120)	(0.0175)	(0.0232)	(0.0131)	(0.0197)	(0.0241)
	# Daughters living in the HH	0.0243**	0.0483***	0.0198	0.0107	0.0316**	-0.00555
		(0.0106)	(0.0169)	(0.0242)	(0.0105)	(0.0161)	(0.0242)
	# Sons living outside the HH	0.0386	0.0104	0.0310	0.0198	0.00288	-0.0456
		(0.0319)	(0.0621)	(0.0471)	(0.0285)	(0.0626)	(0.0442)
	# Daughters living outside the HH	0.0175	0.0638	0.0269	0.0493*	0.0905**	0.103*
		(0.0273)	(0.0403)	(0.0452)	(0.0266)	(0.0378)	(0.0548)
Household demographics	# Elders: men	-0.0842**	-0.0826	-0.0311	-0.0430	-0.0166	-0.0124
		(0.0409)	(0.0705)	(0.0598)	(0.0465)	(0.0762)	(0.0712)
	# Elders: women	-0.0231	-0.0943*	0.0416	-0.0403	-0.0951*	-0.0103
		(0.0341)	(0.0547)	(0.0534)	(0.0352)	(0.0551)	(0.0566)
	Female head of the HH	-0.333***	-0.185	-0.416***	-0.249	-0.465**	-0.0869
		(0.0986)	(0.245)	(0.149)	(0.155)	(0.204)	(0.270)
	# Children 0 to 4 yrs	-0.0303**	-0.0413*	-0.0205	-0.0275*	-0.0553**	-0.0238
		(0.0152)	(0.0232)	(0.0228)	(0.0142)	(0.0217)	(0.0294)
	# Children 5 to 9 yrs	-0.0184	-0.0358*	0.00390	-0.0345**	-0.0598***	-0.00415
		(0.0130)	(0.0203)	(0.0231)	(0.0134)	(0.0210)	(0.0291)

Interestingly, we find that the presence of elder family members has a sizable impact on these strategic decisions. Women's participation in the decision is hampered by the number of elder men and women, and more generally by the presence of other male and female working adults (see Table 5.12).

While daughters living in their natal family have much greater say in education choices, daughters-in-law still show much lower levels of empowerment than wives. The power of

women seem to decrease with the total number of children in the household, as in larger households decisions are more likely to be taken in a traditional fashion. However, it increases with the number of her children, especially the daughters for whom they have a direct caring role.

Table 5.12 Women's participation in children's education and marriage decisions: socio-economic and cultural determinants

		Children's education			Children's marriage plans		
		All	1st and 2nd quintile	4th and 5th quintile	All	1st and 2nd quintile	4th and 5th quintile
Individual education and work status	Higher class completed at school	0.0133**	0.0120	0.0163**	0.0150***	0.00598	0.0189**
		(0.00532)	(0.00892)	(0.00691)	(0.00527)	(0.00953)	(0.00753)
	Work	0.00736	-0.0316	-0.0959	0.0692	0.0659	0.0108
		(0.0574)	(0.0935)	(0.131)	(0.0569)	(0.100)	(0.111)
	Work outside the house	0.0149	0.118	-0.0264	-0.114	-0.0617	-0.385**
		(0.0755)	(0.105)	(0.199)	(0.0880)	(0.116)	(0.173)
	Earnings	3.08e-05	6.24e-06	3.21e-05	6.26e-07	-0.000108	5.34e-05
		(3.57e-05)	(0.000115)	(5.72e-05)	(4.32e-05)	(0.000118)	(5.86e-05)
Household socio-economics	Dirt floor	-0.0662*	-0.0150	-0.145***	-0.0394	-0.0488	-0.112*
		(0.0344)	(0.0569)	(0.0550)	(0.0429)	(0.0762)	(0.0624)
	Good roof quality	0.0111	-0.00312	0.0690	0.0206	-0.0259	0.247***
		(0.0677)	(0.114)	(0.0881)	(0.0738)	(0.119)	(0.0912)
	No electricity	-0.118***	-0.184**	-0.101	-0.0816	-0.112	-0.114
		(0.0454)	(0.0716)	(0.0823)	(0.0528)	(0.0739)	(0.104)
	Own a radio	0.0196	0.0220	0.0253	0.0338	0.0401	0.0683*
		(0.0303)	(0.0486)	(0.0487)	(0.0259)	(0.0480)	(0.0410)
	Own a washing machine	-0.0267	-0.108*	-0.0277	0.0165	0.0396	-0.00169
		(0.0332)	(0.0583)	(0.0527)	(0.0361)	(0.0734)	(0.0620)
	Main source of income: salaried work	0.00596	0.0568	0.0247	0.0529	0.152**	0.0164
		(0.0356)	(0.0601)	(0.0457)	(0.0396)	(0.0606)	(0.0587)
	# Working men	0.0599***	0.0597**	0.0589**	0.0541***	0.0975***	-0.0177
		(0.0187)	(0.0297)	(0.0288)	(0.0202)	(0.0307)	(0.0307)
	# Working women	-0.0635*	-0.0930**	-0.0648	-0.0739*	-0.155***	-0.0321
		(0.0342)	(0.0471)	(0.0719)	(0.0403)	(0.0541)	(0.0730)
Community socio-economics	No TV coverage	0.0221	0.0417	0.100	0.0421	-0.0258	0.0861
		(0.0837)	(0.0996)	(0.125)	(0.0788)	(0.113)	(0.133)
	Unpaved streets	-0.111**	-0.168**	0.0113	-0.127**	-0.127	-0.119*
		(0.0561)	(0.0736)	(0.0633)	(0.0578)	(0.0780)	(0.0626)
	Distance from the *thesil*	-0.0236	-0.0224	-0.0137	-0.0368*	-0.0237	-0.0313
		(0.0177)	(0.0243)	(0.0265)	(0.0203)	(0.0304)	(0.0263)

Education is an important factor associated with women's ability to participate in decision-making concerning children's education and marriage plans, but this seems to be mainly true in relatively better-off households. Conversely, we find that work status and earnings do not correlate with decision-making in this case, possibly because traditional structures are particularly hard to modify at this level.

Finally, we corroborate the hypothesis that mainly cultural factors drive the power-sharing modalities in this domain when we find that better socio-economic conditions of the household and the community are, indeed, associated with a higher level of women's empowerment, possibly through a progressive modification of customs.

Decision related to the treatment of children's illness

The final set of household decisions that we analyse has to do with the treatment of basic diseases. The patterns of women's ability to decide in this field reflect several of the previous findings. We report them in Tables 5.13 and 5.14.

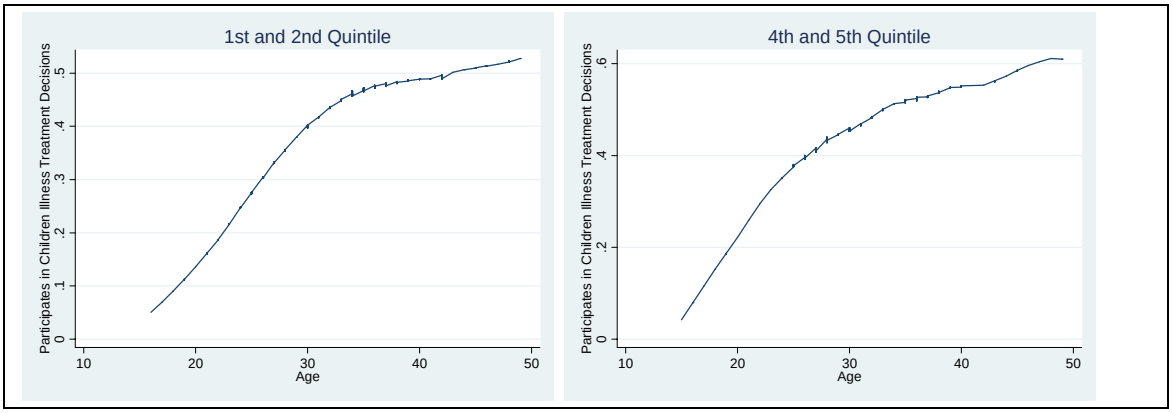
Table 5.13 Women's participation in children's illness decisions: demographic determinants

		Sick child			Pay for medicine		
		All	**1st and 2nd quintile**	**4th and 5th quintile**	**All**	**1st and 2nd quintile**	**4th and 5th quintile**
Individual demographics	Age	0.0480***	0.0607**	0.0512**	0.0446***	0.0636**	0.0519**
		(0.0155)	(0.0304)	(0.0241)	(0.0158)	(0.0280)	(0.0220)
	Age on marriage	-0.0143	-0.0486	0.0149	-0.0286	-0.0940**	0.0443
		(0.0228)	(0.0409)	(0.0306)	(0.0225)	(0.0408)	(0.0388)
	Widow or divorced	0.0366	-0.0510	-0.0287	0.0334	-0.0162	0.0505
		(0.0999)	(0.165)	(0.134)	(0.103)	(0.152)	(0.157)
	Daughter	-0.205**	-0.0610	-0.187	-0.00942	0.107	-0.0426
		(0.103)	(0.209)	(0.172)	(0.114)	(0.200)	(0.185)
	Daughter-in-law	-0.244***	-0.145	-0.240***	-0.159**	-0.0634	-0.151*
		(0.0579)	(0.100)	(0.0856)	(0.0623)	(0.0957)	(0.0837)
	# Sons living in the HH	0.0149	0.0305*	0.0170	0.00940	0.0218	0.0219
		(0.0125)	(0.0181)	(0.0215)	(0.0107)	(0.0172)	(0.0200)
	# Daughters living in the HH	0.0192	0.0328	0.000769	0.0132	0.0202	0.0255
		(0.0132)	(0.0210)	(0.0249)	(0.0106)	(0.0173)	(0.0229)
	# Sons living outside the HH	0.0710*	0.174**	0.0783*	0.0424	0.135**	0.0354
		(0.0372)	(0.0687)	(0.0459)	(0.0306)	(0.0593)	(0.0459)
	# Daughters living outside the HH	0.0155	0.0810**	-0.0134	-0.00160	0.0644*	-0.0108
		(0.0249)	(0.0350)	(0.0471)	(0.0270)	(0.0355)	(0.0498)
Household demographics	# Elders: men	-0.0255	0.0433	-0.0824	-0.0252	0.0128	-0.0148
		(0.0417)	(0.0636)	(0.0698)	(0.0405)	(0.0590)	(0.0600)
	# Elders: women	-0.0440	-0.0163	-0.0505	-0.0157	0.00791	-0.00691
		(0.0289)	(0.0515)	(0.0463)	(0.0303)	(0.0493)	(0.0465)
	Female head of the HH	-0.0387	0.156	-0.0939	-0.0465	-0.00615	-0.102
		(0.101)	(0.186)	(0.174)	(0.101)	(0.208)	(0.141)

	Sick child			Pay for medicine		
	All	**1st and 2nd quintile**	**4th and 5th quintile**	**All**	**1st and 2nd quintile**	**4th and 5th quintile**
# Children 0 to 4 yrs	-0.0272*	-0.0202	-0.0535*	-0.0378***	-0.00895	-0.106***
	(0.0149)	(0.0243)	(0.0273)	(0.0136)	(0.0218)	(0.0244)
# Children 5 to 9 yrs	-0.00423	-0.0292	0.0122	-0.0118	-0.00516	-0.0179
	(0.0138)	(0.0196)	(0.0238)	(0.0117)	(0.0160)	(0.0241)

Women gain power according to their age, but, in poorer households, their voice is negatively related to the age at which they were married. We show in Figure 5.3, in a bivariate fashion, that the association between women's participation in decisions and their age is positive, monotonic, and almost linear for households at both the bottom and the top of the expenditure distribution.

Figure 5.3 Bivariate relationship between women's age and their participation in decision on the treatment of children's illness



Again, daughters and daughters-in-law are significantly penalized in comparison with wives in decision-making, and the size of the household counts negatively but the number of her children counts positively. The small significance of variables related to other family members might indicate that this type of decision is mostly taken between the parents of the sick child, without necessarily going through the traditional decision-making processes. This might explain why, in this case, the number of sons, rather than daughters, might convert into a significant 'asset' on the woman's side in an intra-couple bargaining setting.

Table 5.14 Women's participation in children's illness decisions: socio-economic and cultural determinants

		Sick Child			Pay for medicine		
		All	1st and 2nd quintile	4th and 5th quintile	All	1st and 2nd quintile	4th and 5th quintile
Individual education and work status	Higher class completed at school	0.00764*	0.0105	0.0105*	0.00494	-0.00432	0.0117*
		(0.00448)	(0.00915)	(0.00637)	(0.00483)	(0.00829)	(0.00638)
	Work	-0.00117	-0.161**	0.184	0.0314	-0.0445	0.120
		(0.0642)	(0.0800)	(0.123)	(0.0633)	(0.0873)	(0.124)
	Work outside the house	0.0400	0.0449	0.313***	0.0414	0.0370	0.156
		(0.0732)	(0.101)	(0.117)	(0.0692)	(0.0943)	(0.181)
	Earnings	6.65e-05**	0.000162*	1.53e-05	5.44e-05**	5.47e-05	6.44e-05*
		(2.65e-05)	(8.74e-05)	(4.25e-05)	(2.42e-05)	(8.09e-05)	(3.54e-05)
Household socio-economics	Dirt floor	-0.0587	-0.0746	-0.0397	-0.0581*	-0.0767	-0.0413
		(0.0371)	(0.0723)	(0.0508)	(0.0321)	(0.0635)	(0.0467)
	Good roof quality	0.0741	0.0607	0.100	0.0668	0.103	0.0179
		(0.0672)	(0.0993)	(0.0993)	(0.0687)	(0.0940)	(0.0996)
	No electricity	-0.0264	-0.0301	0.0386	-0.0177	-0.0242	-0.00737
		(0.0513)	(0.0682)	(0.0895)	(0.0522)	(0.0695)	(0.0906)
	Own a radio	0.0382	0.117**	-0.0347	0.0141	0.0641	-0.0762
		(0.0306)	(0.0503)	(0.0447)	(0.0283)	(0.0433)	(0.0469)
	Own a washing machine	0.0163	0.0234	0.0558	-0.0386	-0.0519	-0.0842*
		(0.0333)	(0.0620)	(0.0471)	(0.0344)	(0.0531)	(0.0473)
	Main source of income: salaried work	-0.00550	-0.0569	0.0139	0.00118	-0.0176	0.0300
		(0.0347)	(0.0588)	(0.0498)	(0.0322)	(0.0517)	(0.0474)
	# Working men	-0.0189	-0.0497*	-0.0324	0.00882	-0.0310	-0.00116
		(0.0182)	(0.0280)	(0.0329)	(0.0182)	(0.0256)	(0.0322)
	# Working women	0.0417	0.0512	0.000593	-0.0249	-0.00381	-0.0669
		(0.0382)	(0.0498)	(0.0700)	(0.0352)	(0.0452)	(0.0639)
Community socio-economics	No TV coverage	-0.180**	-0.302***	0.0382	-0.157**	-0.246***	0.112
		(0.0799)	(0.0753)	(0.135)	(0.0718)	(0.0623)	(0.126)
	Unpaved streets	-0.00976	-0.0693	0.141	-0.0416	-0.0809	0.0202
		(0.0611)	(0.0635)	(0.0897)	(0.0515)	(0.0637)	(0.0929)
	Distance from the *thesil*	-0.0594***	-0.0573**	-0.0538**	-0.0379**	-0.0399*	-0.0360
		(0.0183)	(0.0232)	(0.0261)	(0.0193)	(0.0241)	(0.0228)

The association between the power of decision-making and work status shows similar patterns to those observed for other economic decisions. Women that work mainly because of push factors (work in poor households) are less empowered, whereas they are more empowered if the main drivers are pull-type motivations (work outside the house in richer households). Again, the magnitude of the earnings is always positively correlated to these decisions, possibly because the mother can be responsible for some of the medical expenses.

5.3 Voice

All women were also asked whether they thought they should speak if they disagreed with their husband, and this is one interesting measure of empowerment through what is often referred to as 'voice'.

Overall, LHWs are more likely to stand up to their husband compared with all working and non-working beneficiaries. Over 50 percent of LHWs said they should speak up compared with 32 percent of women working in the home, 38 percent of women working outside the home, and only 27 percent of women who are not working. Among LHWs in the 15–24 age bracket, this was even higher at 62 percent, as was the percentage for LHWs with university-level educational backgrounds.

As with decision-making ability in the previous section, the impacts of employment on beneficiary women's empowerment appear to vary greatly depending on socio-economic factors, education, age, and whether women are working in or outside the home, although the patterns differ somewhat from those above. For uneducated women and those from the poorest quintiles, working either in or outside the home appears to have little impact on voice. By contrast, for women in the highest two quintiles there is a marked difference between women who work and those who do not work, and therefore employment would seem to impact voice positively for these groups.

In contrast to the previous section, women's opinion on whether they think they should stand up to their husband appears to have a very strong positive relationship with educational attainment. Broadly speaking, there is a positive relationship between women's thoughts on speaking up to their husband and their socio-economic status, although this relationship is not linear.

In sharp contrast to the issue of independently deciding how to spend their salary, women in NWFP appear to be among the least likely to speak up their husband. It would appear that only in Punjab is there a marked impact of employment on voice, whereas, in other provinces, responses for those not employed are comparable to those working either in or outside the home.[13]

[13] The figures for ACT for LHWs and FANA for women working outside the home make it look as though there are large differences in voice for these groups (for example, with 76 percent of women working in the home in FANA saying they should speak up, compared with 3 percent working away from the home). However, the sample sizes are very small and therefore results for these areas should be treated with caution.

Table 5.15 Percentage of respondents who feel that they should speak up to their husband if they disagree with them

Characteristic	LHW	Beneficiaries		
		Work in the home	Work away from the home	Not working
Age group				
15–24	62	28	10	24
25–38	50	35	39	28
39–49	51	28	46	28
Level of education				
No schooling		27	26	23
Primary		33	17	24
Middle	51	54	64	28
High	52	41	54	46
Intermediate	50	96	35	47
University	62	N/A	78	69
Wealth quintile				
Poorest		25	28	26
Second poorest		39	15	27
Middle		22	33	25
Second highest		45	61	28
Highest		42	47	30
Province				
Punjab/ICT	62	44	50	31
Sindh	40	28	26	25
NWFP	37	9	19	12
Balochistan	57	33	18	35
AJK/FANA	33	47	23	26
Total	52	32	38	27

5.4 Evidence on positive effects of the LHWP in shaping empowerment structures amongst the beneficiary women

After analysing some of the determinants of women's ability to participate in household decisions, the next question is whether the LHWP itself affects these empowerment patterns. Although this is not formally an intended objective of the Programme, there are several channels through which the Programme could potentially promote the empowerment of beneficiary women. Women are the main interlocutors of LHWs in the household. They gain knowledge in health matters, which might increase their bargaining power on certain health-related decisions. They might also accumulate intangible psychological assets such as self-esteem and the capacity to envisage alternatives; for instance, in intra-household power distribution, by interacting with the LHWs, a role model of potentially women with a greater level of empowerment. Similarly, the presence and work of the LHWs in the household and

the community level (for example, in the Health Committees) might also affect men's perception of women, modifying expectations on roles.

Although all these change mechanisms are potential and the LHWP does not have an explicit and formal impact strategy to pursue in this respect, it is true that continuous relationships, woman-to-woman, can be highly transformative. Also, the presence of the women working outside the house is certainly a revolutionary fact in many rural and isolated communities. As well as producing harsh resistance and opposition, the work of the LHWs could therefore constitute a very powerful driver for cultural change in the way women perceive themselves, and are perceived in the household and the community.

In this section, we make a preliminary attempt to explore this question in detail. We do so by using the same identification strategy that was applied in the main Quantitative Report of this evaluation. Using a sophisticated method of analysis called Propensity Score Matching (PSM), we compare the extent to which women participate in household strategic decisions in served and unserved areas. The method ensures that the analysis is undertaken on a sub-set of fully comparable women in served and unserved areas, as we take into account a wide range of observable determinants of Programme participation at the individual, household and community levels. In order to further reinforce the hypothesis of comparability, we restrict our analysis to women in households pertaining to the 1st and 2nd quintile of the total expenditure distribution. It is easier to match served and unserved women with similar characteristics in this sub-group. Full specifications for the PSM method can be found in the Annex of the main report.[14]

The results of this modelling indicate whether there is any difference in empowerment patterns between served and unserved areas that cannot be explained by any observable characteristics, which could therefore be interpreted as an effect of the Programme. We rely on the assumption that there is no pre-Programme difference in women's empowerment patterns between served and unserved areas due to unobservable characteristics. We realise that this is a strong assumption, given the intangible nature of our variable of interest and, therefore, our finings must be interpreted with caution, mainly as suggestive evidence.

Table 5.16 Effect of the LHWP on the empowerment of beneficiary women (PSM)

	Participates in the decision (sole or joint)	Sole decision-maker	Joint decision with husband
Budget	0.039	0.048**	-0.025
Borrowing and lending	0.000	0.063**	-0.048
Have another child	-0.021	0.026	-0.046
Use of contraceptive methods	-0.039	0.031	-0.070
Children's education	-0.003	0.045	-0.047
Children's marriage plans	-0.045	0.028	-0.073
Sick child	0.089	0.075**	0.014
Pay for medicine	0.142***	0.066*	0.077

Notes: Only 1st and 2nd quintile of expenditure; *, ** and *** denote significance respectively at 10 percent, 5 percent, and 1 percent.

[14] Standard errors are calculated using a bootstrap technique with 250 replications.

The results of our analysis are reported in Table 5.16. For every domain of decision, we present the estimate of the effect of the LHWP on the fact that women participate in decisions (solely or jointly with the husband) in the first column. In the second and third columns, we restrict our analysis to the case in which women are sole decision-makers or joint decision-makers. Our findings suggest several observations:

1. We note that the effect of the Programme on beneficiary women's ability to participate in household decisions seems to be concentrated mainly in two domains: children's illnesses and economic issues. The first result should be directly linked to the fact that beneficiary women become more knowledgeable in health practices; namely, the treatment of basic illnesses. Therefore, they gain voice and respect in the households on these matters. The fact that beneficiary women acquire decision-making power in issues related to the budget and borrowing and lending is somehow more surprising and promising, as it shows that some further structural modification of the decision-making patterns has been triggered by the Programme.[15] Indeed, it is also remarkable that the Programme does not manage to modify in a significant way the balance of power in issues such as fertility and family planning, which are so central to the intervention. In these domains, as in the case of decisions on children's marriage and education, it is evident that the traditional patterns of decision-making are very hard to modify, especially as we are focusing on poor households, which are therefore most probably extended families.
2. All the changes in decision-making patterns appear to come through a process that sees more women becoming independent decision-makers, rather than more women entering into consultation with the husband. Although many are not significant, all signs are positive when we consider the effect of the LHWP on women being the sole decision-makers, but they are negative when we look at joint decision-making processes. This suggests that the Programme might produce a substitution of roles within households, which leads to a repartition of roles and domains of individual responsibility, rather than a mutual responsibility. As a consequence of the intervention, tasks such as looking after the daily budget might be fully delegated to women, who would bear this responsibility in an autonomous way.
3. The only case that runs contrary to this is the treatment of children's basic illnesses, where we see a significant positive with regard both to women's independent decisions making and to joint decision-making.

[15] The fact that the LHWP can positively affect women's empowerment is confirmed by a complementary result showing that beneficiary women are more likely to believe that a woman should speak up when she disagrees with her husband.

6 Conclusions and policy recommendations

After having looked at the issues of employment and empowerment from a range of different angles in the previous chapters, it is now possible to summarise the overall findings that have emerged through this process, before making some comments on the policy recommendations that are suggested by the findings.

6.1 Summary of key results

In the analysis, we identified the need to untangle the empowerment effects of employment from those due to higher levels of education or socio-economic status. We also needed to untangle whether it was employment in general (whether push or pull) that provided empowerment benefits, or whether there were particular facets of employment as an LHW or LHS that led to empowerment. Finally, we needed to untangle whether it was employment in general or the level of earnings that provided impacts of empowerment.

Although our findings remain tentative, we have nevertheless been able to shed some light on these questions, as well as the overall guiding research questions outlined in Chapter 2. The most striking findings of the study are the considerable differences in the work experiences of women of lower socio-economic standing (who tend to be pushed into work through economic compulsion) compared with experiences of better-off women (who tend to be pulled into jobs with higher status, working outside the house). Also striking is the overall positive empowerment effect of LHW employment, even after controlling for these differences in socio-economic status, education, and so on. The main findings are summarised briefly, in turn.

6.1.1 Patterns of employment

Overall uptake of employment is very low in Pakistan, with 57 percent of working women in the beneficiary survey working outside the home and 43 percent working in the home. Women working in the home tend to be from poorer households and have lower levels of education, whereas women working outside the home are polarised into two distinct groups. On one hand are uneducated women from poorer households, compelled by poverty to work outside the home in highly unskilled jobs (agricultural labour, cleaning, etc); at the other extreme are highly educated women (particularly in relative terms) who work outside the home in skilled and high-status jobs (such as teachers, health workers, or NGO workers). LHWs and LHSs share many characteristics with this latter group of working women, being far more highly educated and coming from households with a higher socio-economic status.

6.1.2 Motivations: push and pull factors

The Qualitative Survey revealed that push factors are reported to dominate pull factors for most of the women, with economic compulsions driving the decision to work in order to meet household expenditures, especially where the males in the household are unable to provide fully due to unemployment and rising costs of living. However, better-off women working outside the home, older women, and LHWs (particularly those with more experience) also reported pull factors to be important, citing reasons such as utilising education, respect and honour, confidence, knowledge, and increased awareness, together with having a higher level of income.

6.1.3 Advantages and disadvantages

Both the Qualitative and Quantitative Surveys illustrated the importance of community perceptions of work in their experiences. Many beneficiary women cited community disapproval as a major barrier to taking up employment, whereas working women found this to be a factor that makes their work difficult, particularly for those in the lower quintiles. Women working outside the home appear to bear the brunt of this criticism, with work in the home generally perceived as virtuous and work outside the home perceived as shameful. However, LHWs have found significant changes in this regard over time, with communities' initial negative reactions generally becoming positive over time.

For many women, the advantages of employment are seen in mainly economic terms; where compulsions are strong, there is little choice in the matter and little opportunity to weigh up the pros and cons of working. However, for women working outside the home in high-skilled positions, the benefits are much broader in terms of increased self-confidence and respect from the community.

6.1.4 Empowerment

In terms of impacts on empowerment, there is a range of different measures with interesting results, including the decision to work, use of female earnings, household decision-making and voice.

Decision to work

The decision over whether or not to work appears to be strongly related to age and experience, with almost none of the junior LHWs exercising control over the decision compared with senior LHWs and LHSs, who had much greater discretion. This was generally true for better-off women working outside the home, although LHWs appeared to have more control over their work decisions than teachers, who would be expected to be a fairly comparable group.

Similarly, women working in the home have far more ability to decide over work than those working outside the home, which is not surprising, given the levels of stigma that continue to be associated with women working outside the home.

Use of earnings

In terms of decisions over earnings, the Qualitative Survey was interesting in that it revealed very little disagreement within households over how women's earnings should be spent. For poorer women, this is because earnings, overwhelmingly, are put towards household expenditures over which there is likely to be little discretion. A significant number of women across wealth quintiles also reports earnings being spent on children's educational expenses and health or emergency expenses.

Overall, LHWs showed similar patterns to women in the wealthiest quintile in terms of expenditure patterns, as these groups were far more likely than other women to save money or use it to purchase furniture or home equipment. LHWs were, however, more likely to spend money for their own personal expenses than either working women in the richest quintile or those with a university education, suggesting an additional empowerment effect of the Programme over comparable employment opportunities.

Household decision-making

Looking at simple bivariate comparisons between decision-making in LHWs versus working beneficiary households, there is also a striking empowerment effect for LHWs. LHWs are far more likely to be the primary decision-maker across all domains (including fertility and family planning, children's education and marriage, mobility and visiting friends or relatives, household budget and borrowing/lending, and spending on care and medicines when children fall ill), although the effect appears to be slightly less for decisions over children's marriage than the other decisions. Perhaps more significant is the fact that in LHW households the husbands are far less likely to be the sole decision-makers in this regard compared with beneficiary women working in or outside the home.

For working beneficiary women, there is little or no difference in the incidence of husbands being the sole decision-makers. Only in a few instances (such as decisions on lending/borrowing, child illness, and budget) do working women have more decision-making power than women who are not working. There is therefore a very limited observed impact of employment on empowerment in general, which makes the findings on LHW employment particularly positive.

This is also confirmed in the multivariate analysis over the range of decisions. The key findings when controlling for relevant variables are that:

- demographic factors play an important role. Age positively impacts decision-making power across all decisions and is often statistically significant; being the daughter or daughter-in-law is negative, especially for those in the richest quintiles; household size is generally negative; and the presence of elderly household members (especially elderly women) is also negative, although this is more so for decisions over having another child compared with family planning or the care of sick children);
- education has a positive impact, as would be expected, although this is less so for decisions over fertility, which is perhaps somewhat surprising;
- the fact of working is not statistically significant, although the signs on the coefficients are interesting in that the impact is negative for poor women and positive for rich women (with the same finding for working outside the home). As with education, the effects of working are less on decisions over fertility, but the impact is still greater for richer women. The impact of working outside the home on decisions over children's marriage is negative and significant for richer women, which is contrary to the positive impacts (even if not significant) across other decisions; and
- the effect of earnings on decision-making is positive, and, as with working outside the home, has a larger positive impact on richer women.

Voice

As with decision-making, there is a strong interesting finding that the empowerment effect from working either in or outside the home, in terms of whether women feel they should speak up, is positive for women in the top two quintiles, whereas for uneducated women and those from the poorest quintiles, working either in or outside the home has little impact on whether they feel they should speak up.

6.1.5 Spillover effects on beneficiary women's empowerment

The results measuring the impact of the Programme on beneficiary women's decision-making and voice are also interesting. Comparing Programme and control areas, there appears to be a positive and significant impact on women's participation in decisions on

children's care and payment for medicine, including for women who are sole decision-makers. There also appears to be a positive impact on household budget decision-making, and borrowing and lending; however, as with the findings above, decisions over fertility, family planning, children's education, and children's marriage are all far less tractable. In these areas, the evidence seems to suggest a substitution effect whereby there are more cases of sole decision-making by either husbands or wives.

6.2 Policy recommendations

It is difficult to draw any firm policy conclusions from the findings here, as they are necessarily still rather tentative, based on a limited dataset where results should be interpreted as indicative rather than definitive. Nevertheless, the general conclusions on the relative empowerment of LHWs compared with other working women would suggest that the Programme is having a positive effect on the well-being and empowerment of women it employs. Further research would be required to better understand what, in particular, it is about the Programme that gives these results, but initial hypotheses might be that the explicit focus on training, the visible nature of the work, and the high degree of mobility and self-confidence that this interaction with the community requires all serve to empower women in ways that other work does not. If these factors were to be the case, the Programme might be able to build on these further through the greater focus on training and skill-building already suggested in the main report.

As the programme expands into more disadvantaged areas (or indeed as it expands generally), the findings on the importance of negative community perceptions of LHWs and LHSs on their experiences of work suggest that specific training in this area would be helpful for new recruits. This could involve some sharing of experiences from existing senior LHWs regarding coping strategies they found to be effective, as well as reassurances that communities have been found to become more positive in their perception of LHWs and LHSs over time. It would also suggest that programme managers are encouraged to identify potential champions of the programme among influential community leaders in new programme areas so that they can help to create a positive image of the LHWs in their communities.

The research suggests that expansion into disadvantaged areas may offer the potential to bring empowerment benefits to women from lower socio-economic backgrounds if it is able to recruit new LHWs from their ranks. However, in practice the educational requirements make this unlikely given that education and socio-economic standing are highly correlated.

The findings on the potential positive spillover effects for beneficiary women suggest that there might be scope for utilising any behaviour-change communication from the Programme to incorporate issues of household decision-making, especially with regard to decisions over whether to send a child for a consultation or to pay for medicine.

Given that there were such marked differences in the positive empowerment effects of employment for rich and poor women, it will be especially important to better understand the reasons behind poor women's lower bargaining power, and to look into ways in which LHWs could play a more active part as positive role models and agents of change in their communities.

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Annexes

Annex A Terms of reference

Exploratory qualitative and quantitative research on the experience of Lady Health Workers and Lady Health Supervisors

Study Working Title: 'Lady Health Workers and Lady Health Supervisors in Pakistan: A qualitative study of the experiences as LHW/LHS, and quantification of unanticipated benefits from employment in the program'.

I. Background

1. At the request of the Government of Pakistan, the Canadian International Development Agency (CIDA) and the World Bank are considering providing financing to the National Programme for Family Planning and Primary Health Care (NP-FP&PHC, also known as the Lady Health Worker Programme, LHWP).
2. The health status indicators in Pakistan are well below the averages for low-income countries. Contributing factors include poverty, low literacy, lack of proper sanitation and water and socio-cultural norms that impede access to health care facilities for some women. Weaknesses in the health care delivery system include insufficient focus on preventative interventions, gender imbalances, weak human resource development and lack of budgetary resources.
3. Pakistan is at an early stage in the epidemiological transition and simple technical solutions are appropriate to prevent or treat a majority of illnesses. Accordingly, in 1994 the GOP initiated the National Programme for Family Planning and Primary Health Care (NP-FP&PHC, also known as the Lady Health Worker Programme, LHWP). The goal of the programme is to contribute to poverty reduction by improving the health of the people of Pakistan. The purpose is to increase the use of effective promotive, preventative and curative services at the community level particularly to women and children in poor underserved areas. The programme now covers most of the districts of Pakistan and provides essential primary health care services to the community through female community health workers (Lady Health Workers).
4. Independent evaluations of the program demonstrate its significant impact on health outcomes and health status and its cost-effectiveness[16]. Because of its success there is a strong desire to both broaden and deepen the programme in the future by expanding the role of the LHWs.
5. The LHWP contracts a large number of women called Lady Health Workers to provide primary health care services in rural and peri-urban Pakistan. By the end of 2006, the number of LHWs will reach 100,000 women who are supervised by Lady Health Supervisors (LHS). The LHWs are based in their home communities and work within a catchment area defined by roughly 1,000 people. Each LHS supervises approximately 20-25 LHWs.
6. This large female workforce has been deployed throughout Pakistan, for many years. Their direct contribution to the health sector and better health outcomes has been well documented. LHWs are income-earning members of their own households. In addition, as a result of their close interaction with their clients and communities, they may effect the socio-economic development of community households and their communities at large. This aspect of the success of the LHWP needs closer examination.

[16] Lady Health Worker Programme: External Evaluation of the National Programme for Family Planning and Primary Health Care, Final Report, Oxford Policy Management, March 2002.

7. It is also important to understand the social and gender context of the LHW – her day-to-day challenges in her life and work, her career development and quality of life aspirations, and the barriers to achieving her full potential. Such information would be useful for programme planning aimed at ensuring that this valuable resource is used in the best manner possible.
8. The programme is funded and administered by the Ministry of Health as a federal programme and implemented by both the MoH and the Provincial Departments of Health through a series of programme implementation units (PIUs) at the Provincial and District level. The MoH and DoH staff the PIU's with employees on secondment or with contract employees. The LHWs are all resident in the communities in which they serve. They receive training in a standard curriculum and provide approximately 1000 clients with preventative and promotive health services. All LHWs and LHSs are temporary contract employees with none of the job security or benefits that normally accrue to Pakistan civil servants. The LHW's current stipend of Rs 1,900 per month is below the approved minimum wage in Pakistan[17].
9. To inform and guide future programming of the LHWP, CIDA and the World Bank recognize the need to: a) better understand the work of the LHWs and LHSs within their specific settings (how their visits and activities are carried out); b) determine the benefits to the LHWs and their families and communities from being employed in the program, and c) determine the long-term career aspirations of the LHWs and LHSs and desirable career support mechanisms.
10. The study would also provide insights into the LHWP's contribution to poverty reduction and gender empowerment that are among the Millennium Development Goals and a priority for the Government of Pakistan, the World Bank and CIDA.
11. The study will examine the experience of being a LHW and LHS, focusing on:
    - their prescribed, perceived and emerging roles, responsibilities and characteristics including their motivations, personal strengths and problems and future hopes;
    - the socio-economic benefits to the LHWs and LHSs and their families and communities from being employed in the program;
    - workloads and day-to-day activities;
    - relationships with programme management and programme development;
    - perceptions about career security and advancement, working conditions and terms of employment; and
    - relationships with the community (specially the male and female health committees, local NGOs/CBOs, elected community leaders etc) and with the local health facilities/providers both public and private.

II. Overview of services required

As part of the above mentioned study, the qualified consulting firm or social sciences research entity is required to: a) develop a questionnaire and carry out a statistically significant sample survey of LHWs and LHSs to gather information on the areas described above (to be nested in the overall study); b) carry out a small scale qualitative study using focus group interviews, and c) prepare a comprehensive report on the findings.

III. Scope of work

Detailed tasks include but are not limited to the following:

[17] The stipend will be increased to Rs. 2,400 per month once the Revised PC-1 is approved.

- Carrying out a review of relevant documentation on the LHWP;
- Conduct key stakeholder interviews to gain an understanding of the programme and its operating characteristics;
- Develop a questionnaire for a statistically significant sample survey of LHWs and LHSs that will explore the areas defined in the last paragraph of Section 1 above;
- Review the questionnaire and sampling procedures with the Steering Committee.
- Revise the questionnaire as appropriate;
- Select and train field survey teams and field test the questionnaire and revise if appropriate;
- Carry out the sample survey and analyze the results using appropriate software;
- Based on the information gathered and analyzed, develop an approach to the in-depth focus group interviews and conduct the interviews;
- Prepare a draft thematic report on the findings of the sample survey and the qualitative interviews (see point 10-II of general ToRs); and
- Revise draft final report in accordance with comments received.

Annex B Approaches to measuring empowerment

Table B.1 Indicators of empowerment used at individual/household level (Malhotra *et al*. 2002)

Most frequently used indicators:

1. Domestic decision-making:

    - finances, resource allocation, spending, expenditures;
    - social and domestic matters (e.g. cooking); and
    - child related issues (e.g. well-being, schooling, health).

2. Access to or control over resources:

    - access to, control of cash, household income, assets, unearned income; and
    - welfare receipts, household budget, participation in paid employment.

3. Mobility/freedom of movement.

Less frequently used indicators:

1. Economic contribution to household, time use/division of domestic labour;

2. Freedom from violence;

3. Management/knowledge:

    - farm management;
    - accounting knowledge; and
    - managerial control of loan;

4. Public space:

    - political participation (e.g. public protests, political campaigning);
    - confidence in community actions; and
    - development of social and economic collective;

5. Marriage/kin/social support

    - traditional support networks;
    - social status of family of origin;
    - assets brought to marriage;
    - control over choosing a spouse; and
    - control over timing of marriage;

6. Couple interaction:

    - couple communication; and
    - negotiation and discussion of sex;

7. Appreciation in household;

8. Sense of self-worth.

Table B.2 Framework of dimensions and indicators of women's empowerment in the household, community, and broader arenas (taken from Malhotra *et al*. 2002)[18]

Dimension	Household	Community	Broader arenas
Economic	Control over income; ownership of assets and land; Relative contribution to family support; Access to and control of family resources.	Access to employment; Access to credit; Involvement and representation in local trade associations; Access to markets.	Representation in high-paying jobs; Number of women CEOs; Representation of women's economic interests in macroeconomic policies and state and federal budgets.
Socio-cultural	Freedom of movement; Lack of discrimination against daughters; Education of daughters/commitment to educating daughters; Participation in domestic decision-making; Control over sexual relations; Ability to make childbearing decisions, use contraception, obtain abortion; Control over spouse selection and timing of marriage; Freedom from violence.	Access to and visibility in social spaces; Access to modern transportation; Existence and strength of extra-familial groups and social networks; Shift in patriarchal norms (such as son preference); Representation of the female in myth and ritual; Shifts in marriage and kinship systems indicating greater value and autonomy for women (e.g. later marriages, self-selection of spouses, reduction in practice of dowry, acceptability of divorce); Local campaigns against domestic violence.	Literacy and access to a broad range of educational options; Positive media images of women and their roles and contributions; Regional/national trends favouring women in timing of marriage, options for divorce; Political, legal, religious support for (or lack of active opposition to) such shifts; Health systems providing easy access to contraception, safe abortion, reproductive health services.
Psychological	Self-esteem; Self-efficacy; Psychological well-being.	Collective awareness of injustice; Potential of mobilization.	Collective expressions of inclusion and entitlement; Systemic acceptance of women's entitlement and inclusion.

[18] Clearly, all the indicators listed under each dimensions and level cannot be used or are not relevant for the LHWP evaluation, but this can be used as a frame of reference to ensure that all possible/relevant indicators have been included.

Dimension	Household	Community	Broader arenas
Legal	Knowledge of legal rights and mechanisms; Familial support for exercising rights.	Community mobilization for rights; Campaigns for rights awareness; Access to legal mechanisms; Effective local Enforcement of legal rights.	Laws supporting women's rights, access to resources, and options; Advocacy for rights and legislation; Use of judicial system to redress rights violations.
Political	Knowledge of political system and means of access to it; Familial support for political engagement; Ability to exercise right to vote.	Involvement or mobilisation in local political system or campaigns; Support for specific candidates or legislation; Representation in local government.	Representation in regional and national government; strength as a voting bloc; Representation of women's interests in effective lobbies and interest groups.

Annex C Sample fieldwork guide: beneficiary working women[19]

Section 1: Introductions

A) Introduction by facilitator/icebreaker:
- Intro; and
- Objectives;

B) Discussion: background information

Facilitator: This should be a discussion covering the following areas, not a questionnaire. Note-taker can fill in as much info as possible, the rest can be filled in based on recording later.

Name	Marital status	# of Children (boys /girls)	Age	Relationship to HH head	Education level	Job type	More than one job? (If yes, list)	Do other women in the household work? (If yes, specify)	At what age did they start to work?	For how long have they worked?

C) Listing: What work do they do?

Job type/work categories	Employer	In or outside the home?	Year-round or seasonal? (Which seasons?)	Regular/ casual? (How many days in week?)	Payment type and wage? (Salary, daily, piecework, etc.)	Cash/ in-kind	How found out about availability of this work?

[19] This template was used as the basis for the LHW FGDs and also in-depth interviews, simply omitting the questions about the type of work.

D) Discussion:

- What is the main source of income within their households?
- What percentage of household income do the women's earnings represent?

  Facilitator: draw circle on the ground, and ask the women to represent total household income, and ask the women to mark how much their earnings would represent. Start with one woman, and then ask the group if this is similar for them, if not then continue discussing other women's views.

E) Discussion

- What other types of paid work are available in the village?

  To women? In/outside the home?

- What prevents the women from taking up these other types of work? Which barriers are most important?
- What is the prevailing view in the village about the acceptability of women's work? How are women working outside the household viewed?

  By family? By community? By the women themselves?

Section 2: Motivations for work

A) Listing on flip chart: what are the factors that push and pull women into work?

Example (*but do not prompt too heavily*)

Push factors	**Pull factors**
Family needs money	Good wages
Husband not working	Easily accessible

B) Ranking: rank the factors above as to which are most important but if factors are equally important can give same rank;

C) Discussion: using the list/ranking

- Are push factors or pull factors more important in their decision over whether to work and where to work?

- Communication: are they able to communicate or discuss such issues with family (husbands, father-in-law, mother-in-law, etc)?

- Who plays a decisive role or final say in their decision to work?

Section 3: Experiences of work

A) Listing on flip chart: advantages and disadvantages

Example (*but do not prompt too heavily*)

Advantages	**Disadvantages**

B) Discussion: talk through the listing of advantages/disadvantages

- How do they balance the advantages and disadvantages?
- How are these different for different women?

Section 4: Use of women's income

A) Listing:

- List on flipchart (using symbols) on what do the women spend their income/how is it used?
- Out of 20 (using pebbles), how much is spent on each?
- For each, do they make the purchase themselves, or do they give their money to others in the household to spend? Draw a figure next to each to show.

Example (*but do not prompt too heavily*)

Item (using symbol)	**Amount spent (out of 20)**	**Who physically makes purchase (using symbol)**	**How would women spend the money if they had control (out of 20, as before)**
Children's education	X X X X	Woman herself	X X X X X X
Saving for daughter's wedding	X X	Gives to husband to save	X
Jewellery			X X X

B) Discussion

- Are there differences of opinion within the household on how this money should be spent?
- Does physically controlling the money impact who gets to make the decision?

C) If the women had total control over their earnings, what decisions would they make differently? Rank on flipchart as above.

Talk through the listing of the various decisions to prompt.

Section 5: Household decision-making patterns

A) Listing:

- List on flipchart (using symbols, if possible) the most important decisions being made in the household.

Example (*but do not prompt too heavily*)

Decision (using symbol)	**Who makes decision (using symbol)**
Children's education	Woman herself
Who their children should marry	Husband and father-in-law
Travelling outside the village?	

B) Discussion

- Are these decisions different from the decisions over how to spend women's earnings above?
- Are there negotiations that happen around these decisions?
- How does the communication happen?
- How do the women try to influence the decision?
- What gives them more power in the negotiation? What weakens their position?
- Does earning a wage improve the ability to make or influence decisions? If so, how? Does this apply to all decisions above, or only some?
- Does earning more money mean greater decision-making power? If so, how? If so, to which decisions does this relate?
- Does working outside the home have an impact compared to paid work in the home?
- Have there been changes over time in the women's ability to make certain decisions? Examples.

Section 6: Work and the impact on women's general sense of well-being

A) Discussion:

- How does working benefit women in other ways?
- How is it detrimental?
- Are certain areas of their lives affected due to working – children, relationships, housework, and so on?
- Do they have adequate support systems?
- Does working create a sense of solidarity with other women?

Annex D Supplementary tables

D.1 Labour force participation

Table D.1 Crude participation rates, by region, and rural/urban area, 2007

Province/area	Total (%)	Male (%)	Female (%)	*Augmented female (%)
Pakistan	**31.8**	**49.1**	**13.5**	**28.5**
Rural	32.9	48.3	16.7	37.5
Urban	29.7	50.8	7.1	10.2
Balochistan	**28.6**	**46.4**	**8.3**	**28.6**
Rural	30.1	48.0	9.8	34.8
Urban	23.7	41.5	3.3	8.6
NWFP	**24.7**	**42.4**	**6.7**	**33.8**
Rural	24.3	41.6	7.0	37.5
Urban	26.5	46.3	5.4	13.0
Punjab	**34.7**	**50.6**	**18.4**	**28.0**
Rural	36.3	49.9	22.4	35.4
Urban	31.3	52.1	9.5	11.9
Sindh	**30.0**	**50.3**	**7.3**	**26.2**
Rural	31.5	49.9	10.3	45.0
Urban	28.5	50.6	4.3	7.1

*Augmented female participation rates are based on additional probing questions asked, especially to those engaged in housekeeping and other related activities.

Source: Pakistan Labour Force Survey.

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involving the community