

Employment Situation and Economic Exploitation of Poor Earning Women in Rawalpindi

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I. INTRODUCTION

This paper is based on survey data collected for the project "Socio-economic Profile of Poor Urban Women in Rawalpindi". The objective of this paper is to show that the poor and illiterate have limited work opportunities, they usually face a double-day burden and they are exploited economically. Realizing their own hardships these women have definite opinions with regard to the future employment opportunities of their daughters. The total sample consists of 385 households of which the women actually working at the time of the survey were only 176. Thirty-two women reported having stopped work due to very low payments. Amongst the remaining 177 non-working women 55 were prohibited from undertaking paid employment by the family and/or husbands.

The paper is structured as follows: Section II describes the work and payment patterns of these women. In Section III we look at the major reasons put forward for taking up the major activity. Section IV looks at the work load of women working for income compared to the non-earning women. It is important to see whether the earning activity saddles the working women with a double-day burden or whether her domestic responsibilities are shared by the husband and the rest of the family. We would also look at the work aspirations of these working women for their daughters. Finally, Section V summarises the paper and presents policy recommendations.

II. WORK AND PAYMENT PATTERNS FOR POOR EARNING WOMEN

The classification of the sample according to work (Table 1) shows that only 20.6 percent of the women go out to work while 70.4 percent of the women stayed at home to earn income. Amongst these women only 21.6 percent practised traditional skills like stitching, embroidery, crochet, knitting and quilting. Forty-nine percent of the women were engaged in non-traditional activities listed in Column 1. Looking at the payment patterns (Col. 2) we see that women going out

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Table 1
Work and Payment Patterns for Working

Type of Work	No. of Women	Percentage	Mode of Payment	Rate of Payment	Other Benefits
<i>Assist in Family Enterprise</i>	17	9.6	Nothing		None
<i>Go out to Work</i>	35	19.9			
Sweepers	2		Monthly	Rs 1000 Each	Medical Facilities.
Housemaids	22		Monthly	Rs 200-400/Household	Clothes, Food, etc.
Midwife	5		According to Work	Rs 400 for the Birth of Son Rs 300 for the Birth of Daughter	Ghee, Sugar, Clothes etc.
Teachers	3		Monthly	Rs 1557-11700 (One N.R.)	Medical Facilities
Insurance Agents	2		Daily	Rs 45 per Day	None
Nurse	1		Monthly	Rs 2000/per Month	Medical Facilities
<i>Work inside the House</i>					
<i>Traditional Skills</i>	38	21.6		Rs 25/Ladies Suit	
Stitching	21	11.9	According to Work	Rs. 45/Gents Suit	
Stitch, Knit and Paper Bag etc.	7		"	"	
Knitting	5		"	Rs 3/Ounce of Wool	
Quilting	3		"	Rs 10/Quilt	
Embroidery	2		"	According to the Nature of Work	
<i>Non-traditional Skills</i>	86	48.9			
Non Traditional Work					
Private Tuition	2		Monthly	Rs 25 per Child	
Milk Sellers	3		Daily/Monthly	Rs 7 per kg.	

Continued -

Table 1 - (Continued)

Shelling Peanuts, Wrapping Toffees, Packg Churen	23	13.6	According to Work	Rs 7.5 per 5 kg. (Peanuts) Rs 1.50 per kg. (Churen) Rs 0.80 per kg. (Toffees)
Stitching Copies and Making Paper Bags	50	28.4	"	Rs 2/100 Copies of Two Quires Each Rs 5/100 of Small Bags Rs 10 per Big Bags
Chain Making	2		"	Rs 20/for Silver Chain Rs 50/for Gold Chain
Weaving Chairs and Bed	2		"	Rs 25 for Chair Seat and Chair Back Rs 10/Bed
Cleaning Rice	1		"	Rs 25/Bag of 2.5 Maund
Packing	1		"	N. R.
Bangle Seller	1		Daily	According to Sales
Baking Roti	1		According to Work	Rs 0.50/Roti
Total: Total	176	100.0		

to work are assured of a fixed income per month in return for a fixed number of hours of work. On the other hand, the home-based workers who are paid according to work, have extremely low rates of payment. In fact, this payment structure is exploitative when we look at the physical cost involved. In case of peanut shelling, for example, it requires a full days' labour of at least five persons, generally women and children, to shell five kilogrammes of peanuts. The rough skin of the peanuts gives rise to sore fingertips which affects the speed of shelling. Secondly, while making *chapatties*, which is exclusively a woman's task, the sore fingers hurt due to heat. Another problem faced by this category of workers is that if the employer suspects that the shelled nuts appear to be less than usual or expected, he deducts an amount of his choice from the already meagre payment. The employers always allege that the children tend to eat peanuts while shelling them. The workers maintain on the other hand, that it is due to the poor quality of the nuts.

Wrapping toffees and sweets by hand is also a labourious and time-consuming chore. The payments, at the rate of Rs 0.50 and Rs 0.75 per kilogramme, are extremely low because it usually takes about an hour and a half to wrap one kilogramme of toffees.

The most common activity practised by the majority of home workers is stitching copies together and making paper bags (Col.1). Cartloads of quires of paper are provided to women at home on fixed days and stitched copies are collected on a weekly basis. The payments are made on the basis of per 100 copies varying according to the number of quires stitched. For example, 100 copies of two quires each will fetch two rupees only, that of three quires each will fetch three rupees, and so on. Apart from low payments, a glaring example of exploitation is that now the factory owners have started printing the sheets in double in such a way that 100 copies stitched can be cut in the middle to make 200 copies while the women are paid for one hundred only. When this was pointed out to these women they said, "they were aware of it but would not object because then they will not give us the work." The stitching of copies involves a tremendous strain on the spinal cord as women sit on their two feet bending forward for hours. It takes three hours to stitch 100 copies of two quires worth rupees two only. Despite all the injustices the women continued to accept work because the employers provided it at home. Going out to work was, in fact, one of the major constraints to female work participation highlighted by both men and women.

Making paper bags for shopkeepers was another common activity. Waste paper was purchased and then made into paper bags. Small bags would sell at the rate of Rs 3 per 100 while larger bags were sold for Rs 8 to Rs 10 per hundred depending on the quality of paper used.

With regard to the traditional skills while 123 earning and 110 non-earning women reported knowing these skills only 38 were actually practising these skills.

The major complaint was that the payments are very low compared to the strain on the eyes. This was particularly the case with embroidery and crochet. This complaint of the workers was corroborated by the incharge of the Behbud organization who explained that an excess supply of Chinese and Korean embroidery in the local markets has lowered the demand for local products and hence, lowered wages.

It is apparent, therefore, from Table 1 that women, whether educated or uneducated, and employed on a monthly basis far better than those working at home. However, they constitute only 20 percent of the working women.

III. CHOICE OF MAJOR ACTIVITY AND FUTURE PLANS

It is seen from the discussion in the last section that despite low remuneration poor women continue to accept work without question. In this section we look at the reasons behind the choices of work of these women and their future work plans. The major factors behind the work participation of these women and their future plans are given in Table 2 below.

Table 2

Choice of Major Activity and Future Work Plan

Reason for Major Activity	No. of Women	%	Future Work Plan	No. of Women	%
Financial Hardship	122	69.3	Nothing	12	6.8
Improvement for Family	20	11.4	Continue/Expand	138	78.4
Husband Lost Job	9	5.1	Better Job	19	10.8
Husband's Sickness	3	1.7	Permanent Job	3	1.7
Divorce	3	1.7	No Response	4	2.3
Widow	16	9.1			
Spare Time	1	0.6			
Saving	2	1.1			
Total	176	100.0		176	100.0

It is seen from Table 2 that work is a necessity for these women; 69.3 percent of the women were working due to continuous financial hardships, they have to supplement the family income by whatever means available. Another 9 percent of the women had no choice but to work because they were widowed. Only 11 percent of the women were working to further improve their living standards. There-

fore, we see that 78 percent of women said they would always continue working and 11 percent of working women expressed the desire for a permanent job. The reason for this is that a permanent job is associated with work outside the home at fixed wages and the majority of women want to work inside their homes rather than to work outside their homes.

It is important to point out here that 70 percent of the working women did not need to seek anybody's permission to work and 99 percent of the women kept their earnings to themselves. The major reason behind this phenomenon was that due to extreme poverty their work participation was taken for granted and social and cultural inhibitions did not stand in their way. Similarly, since 88 percent of households spent these earnings on daily needs and 6 percent said they used it for collecting dowries it is not surprising that 99 percent of women could keep their incomes.

IV. INCOME EARNING ACTIVITIES AND DOMESTIC RESPONSIBILITIES

Although the working women are seen to be earning income under extremely difficult conditions they are also responsible for undertaking almost all domestic chores such as shopping for groceries. It will be seen from Table 3 that 23 percent of the working women were responsible for purchasing groceries while 37 percent said husbands and 10 percent said husbands and children were responsible for the purchase of groceries. On the other hand, only 10 percent of the non-earning women reported purchasing groceries, 49 percent reported it was the responsibility of the husband and for 16 percent husbands and children took care of the daily shopping. With regard to housework which includes cooking, washing and cleaning 63.2 percent of working women had to do it themselves, 13 percent said the daughters helped and for 9 percent only daughters were responsible. Amongst the non-working women 72 percent of women were themselves responsible for these chores and 12 percent were helped by daughters. Thus, from Table 3 it is quite clear that the work load of the earning women is greater than that of the non-earning women.

The work and payment situation faced by these women has strongly affected their opinions about the work life of their daughters. Only nine percent of the earning women said they would like their daughters to take up the same work. Seventy-three percent of them wanted their daughters to take up better jobs and 18 percent said they would wish their daughters would not work.

V. SUMMARY CONCLUSIONS AND POLICY RECOMMENDATIONS

To summarize, the majority of poor working women are engaged in piecework at home and they are paid extremely low wages compared to the output and physical strain involved in the work. Comparatively, the women working on,

Table 3
Household Responsibilities of Earning and Non-earning Women

Groceries Done by	Earning Women		Non-earning Women		Other Household Work Done by		Earning Women		Non-earning Women	
	No.	%	No.	%	No.	%	No.	%	No.	%
Husband	65	36.5	103	49.2	Self		111	63.1	158	75.6
Children	32	18.5	30	14.3	Daughter		17	9.6	9	4.3
Self	41	23.4	21	10.0	Daughter-in-law		4	2.3	10	4.8
Father-in-law	6	3.4	5	2.4	Mother-in-law		1	0.6	—	—
Self/Children	12	6.8	3	1.4	Self/Daughter		23	13.1	22	10.5
Husband/Children	18	10.3	33	15.8	Self/Daughter-in-law		11	6.2	5	2.4
Self/Husband	2	1.1	10	4.8	Self/Mother-in-law		1	0.6	1	0.5
Husband/Brother-in-law	—	—	2	0.9	Self/Sister-in-law		2	1.1	3	1.4
Husband/Mother-in-law	—	—	1	0.5	Self/Sister		2	1.1	1	0.5
Servant	—	—	1	0.5	Self/Children		4	2.3	—	—
Total:	176	100.0	209	100.0			176	100.0	209	100.0

a monthly basis are better off because they are assured of a fixed income every month.

The majority of these women have undertaken work due to poor financial conditions and they spend their earnings on everyday necessities. Therefore, there is no choice for them but to continue working under these severe conditions.

On the basis of our fieldwork we can make the following four recommendations to solve some of the problems of these women:

- (1) As they are poor and uneducated, these women do not appear to be reconciled to the idea of cooperatives in general. We feel very strongly that any such scheme would be very useful to enhance the bargaining position of these women but they must have some form of 'governmental' or 'official' umbrella to give them the necessary confidence. Otherwise in their extreme poverty they will continue to be exploited rather than bargain collectively. There is a general feeling of mistrust amongst themselves.
- (2) Any organizations aiming to help them can, to begin with, provide them with simple tools to ease their work. For example, peanut shellers could be provided with a simple kind of nutcracker to prevent sore fingers. With regard to the traditional skills the non-governmental organizations and other organizations promoting local embroideries and crafts should try to diversify the local produce by adding more domestic skills to compete with foreign products.
- (3) It is absolutely necessary that some steps should be taken to ensure a minimum wage for each activity.
- (4) Finally, we recommend that the coverage of poor working women in the informal sector should be a permanent feature of the labour force surveys.

Comments on "Employment Situation and Economic Exploitation of Poor Earning Women in Rawalpindi"

Hitherto Karachi and Lahore have been the focus of this kind of study, hence this paper has added a new chapter to our knowledge of work patterns of low-income women in the slums of Rawalpindi.

A number of the findings raise larger issues, e.g. if 45.7 percent of women in the sample are in paid employment out of economic necessity, this raises questions about the current national statistics on the economic participation of urban women. The issue of the size and economic contribution of the informal sector – invisible in national statistics – is yet again highlighted. The socio-economic dimension of women's development is clearly brought out: the traditional low status and segregation of women, patriarchal socio-religio-cultural structures, and conflicting approaches to women's role in society and in the national economy – all militate against the oft-stated official goal of integrating women into the mainstream of national development.

We learn that despite the above constraints, 45.7 percent women are employed due to economic need, but poverty alone is not strong enough to overcome other constraints, e.g. the segregation and severely restrained mobility of women. The double-day burden of women in paid employment, and their aspirations for their daughters merit further study.

Some of the authors' recommendations merit consideration, such as the setting up of cooperatives (however, whether or not they should have a government "umbrella" is open to debate); the provision of low-cost appropriate technology; and diversification in handicraft production.

However, the authors have made no recommendations on some of the other important findings: the need for vocational and marketing skills training; just and fair remuneration; children's education (particularly of girls); means of alleviating the double burden of work and the effects on women's health of the double burden.

The findings and conclusions have raised a large number of questions, both on form and content. A few of these are discussed below:

FORM

The paper is too brief, hence there is an inadequate analysis of the findings and

conclusions. The title of the study is somewhat misleading. A suggested alternative could be "Employment Patterns and Economic Exploitation of Low-income Women in Rawalpindi". Regarding the sample of 385 households, the paper omits an overall perspective, i.e. total population of Rawalpindi, total low-income/slum area population, average household income, names of areas sampled. The questionnaire should have been appended, and also the major objectives of the larger project of which this mini-study is a spin-off. It is unclear whether or not men in the sample households were interviewed. Of the 209 unemployed women, reasons for unemployment were given for only 85 – more discussion on this aspect was needed.

Closer attention needs to be paid to semantics; suggested changes are: "Low-income" instead of "poor"; "low cost, appropriate technology" instead of "simple tools"; avoiding use of statements such as "... otherwise in their extreme poverty they are *willing* (emphasis added) to be exploited"; and "... majority of women *want* to work inside their homes rather than go out". Such statements can be misinterpreted.

CONTENT

A few of the study's findings are somewhat unrealistic, e.g. "husbands sharing domestic responsibilities". The fact that 43.6 percent of husbands in the sample buy groceries does not necessarily demonstrate a conscious desire to share responsibilities, particularly as 49.2 percent of these are husbands of unemployed women. It could be a demonstration of an unwillingness on the part of husbands to let their wives go out of their homes, particularly as in our culture shopkeepers and grocers are all male, and in the urban slums are mostly "mohallah-daars". Also, since buying groceries is only a fraction of domestic responsibilities, and since Table 3 shows that all other household work is done by the women (including daughters, mothers-in-law, etc.), husbands in Rawalpindi slums are probably no different from the rest of the Pakistani male population.

Similarly, the finding that 70 percent of the women "did not need to seek anybody's permission to work" is questionable, particularly in light of the results of other micro- and macro-level studies which also address this issue. The finding that 99 percent "kept their earnings to themselves" is very questionable indeed, especially when we find that 6.8 percent of the husbands are either ill or without jobs, and 69.3 percent are in the financial hardship category.

The paper has contradictory statements regarding the respondents' knowledge or awareness of their rights and of the injustice and exploitation they suffer. Their aspirations for their daughters ought to be seen in conjunction with their awareness.

It is doubtful that they would be against cooperatives if they knew more about the cooperative mechanism and how to set about establishing them. I dis-

agree with the recommendation that the government ought to provide an "umbrella" for cooperatives. This ought to be undertaken on a self-help basis, through community participation, with technical assistance (if needed) provided by those Pakistani NGOs/cooperatives which already have a successful track record.

The authors recommend minimum wages for specified activities – this would be outside government control in the informal sector, and would therefore be almost impossible to enforce or monitor. The authors recommend the inclusion of females employed in the informal sector in the labour force surveys. Since these surveys follow the standard ILO definition of "labour force" and "employment", this can only be achieved if the definitions are revised.

In conclusion, the following are suggested issues for the authors to incorporate additional findings and analysis, in order to address the underlying causes of the problems observed and the respondents' expressed needs:

- A = Debt – levels of indebtedness, to whom, for what reasons;
- B = Traditional saving patterns (e.g. chit/committee system);
- C = Middlemen – as suppliers and buyers;
- D = Levels of conscientization – awareness of larger issues;
- E = The cooperative spirit;
- F = Credit – interest-free or cheap, either through the formal banking system or alternative options, e.g. the Grameen Bank (Bangladesh); and
- G = The concept of unionization of low-income women in the informal sector, a la Working Women's Forum (Madras/India).

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