



RESEARCH PAPER

Women's Financial Status, Autonomy and Household Bargaining in the Punjab: A Feminist Analysis

Dr. Maliha Gull Tarar*¹ Rana Imran Ahmed² Sahrish Saleem³

1. Assistant Professor, Department of Social Work, University of Sargodha, Punjab, Pakistan
2. Lecturer, Department of Social Work, University of Sargodha, Punjab, Pakistan
3. Research scholar at Department of Social Work, University of Sargodha, Punjab, Pakistan

DOI

[http://doi.org/10.35484/pssr.2022\(6-II\)17](http://doi.org/10.35484/pssr.2022(6-II)17)

PAPER INFO

ABSTRACT

Received:

February 16, 2022

Accepted:

April 12, 2022

Online:

April 17, 2022

Keywords:

Bargaining Power,

Fallback Position

Inheritance,

Patriarchal Culture,

***Corresponding**

Author

maliha.gul@uos.edu.
pk

Household is a fundamental unit where family members collaborate and compete for resources. Pakistan is a patriarchal society where women participate and facilitate labor force participation. This research analyzed the relationship between women's financial status, autonomy and bargaining power within the Punjabi household. The study was conducted in five districts of the Punjab (Multan, Rawalpindi, Lahore, Gujranwala, and Sargodha). The research respondents were having different socio-economic background, culture, religion, urban rural locations, conservative, liberal, educated and uneducated setup and families. To explore women's bargaining experiences, qualitative research methodology was used and in-depth interviews were conducted by designing an interview guide. In-depth interviews were very helpful for the researchers to understand the dynamics and perspectives of household bargaining prevailing in urban and rural Punjab. The sample consisted of 39 women respondents and their age was between 21 to 70 years. Research findings concluded that women were having limited access to family resources but their active participation in income generating and saving activities ensured better fallback position. Due to cultural notion, rural women were having restricted access to inheritance rights but dowry was a source of up gradation in their financial status, autonomy and better participation in household bargaining. Moreover, working and elderly women were having better bargaining and fallback position in household as compared to widows and divorcees.

Introduction

Household is the basic living entity, in which consumption, economic production, upbringing of children, inheritance and shelter are provided as a matter of right. In household, individuals challenge and imitate values, power, and societal norms. Pakistan is a patriarchal society where male member holds command and control of most of the household's material resources and this practice has been going on since centuries. Pakistan is predominantly a chauvinistic society where the patriarchal set-up governs and women have low status as compared to men and all affairs and interests of the family are controlled by men and it is considered as

religious or ethical duty of women to give complete obedience (Orrefice & Bercea, 2007; Isran, 2012; Bhattacharya, 2014).

Household bargaining refers to negotiations that occur between members of a household in order to arrive at decisions regarding the household unit, like whether to spend or save, either study or work. Discussions among people about an issue to reach some sort of agreements are called bargaining. Bargaining power is "*the relative capacity of each of the member to negotiate or dispute to compel or secure agreements on its own terms*" (Seebens, 2010). The bargaining power in household is interlinked with member power or feebleness in terms of failure situation. This failure situation can be dangerous to individuals if bargaining fails. The crux of the bargaining approach is that each member of the household has bargaining position (Agarwal, 1997; Osmani, 2007).

In developing countries such as Pakistan, detailed studies have shown that income, employment, assets, ownership, education, decision making power, knowledge of laws and understanding of social norms are indicators to observe and evaluate women's bargaining power (Ibrahim, 2005). A person's bargaining power can be defined by a wide range of factors. For example, individual economic assets are quantifiable as compared to other communal/external support systems, social norms and institutions, or perceptions about contributions and needs. A person's bargaining power vis-à-vis other resources is determined by some resources like arable land which plays a vital role in bargaining. A stronger fallback position is gained by landowning women and therefore in the allocation of household subsistence has greater bargaining power than landless women. Strengthening a rural person's survival ability outside the family is significantly determined by first two factors, namely command over property (especially land) and access to employment. Moreover, social perceptions and social norms determine access to communal resources and various external support systems and all these have effect on person's position (Dito, 2011).

Social values in Pakistan define women roles and indigenous culture, politics, religion and economic contexts have influence on women bargaining. Pakistani women have low status in household and have weakened position in all matters/decisions that are taken regarding them. Women have to sacrifice for their survival because priority is more often given to men than women. Moreover, their opportunities to earn are restricted which resulted in their weakened bargaining position and many of them are discouraged to work outside their homes which leads to have limited opportunities to earn and contribute in national income (Bari & Khattak, 2001).

Literature Review

Many studies explored how bargaining variables affect different outcomes including labor supply, household consumption and expenditure, intergenerational allocations, transfers and investments on health and education of children. Different studies investigated how household bargaining affects women's bargaining and empowerment in household. The allocation of available household resources is based on a bargaining process in which the outcome is determined by the bargaining power of household members (Seebens, 2010; Doss, 2013). The Nash bargaining model opines that women have better bargaining power within marriage if they have better fallback position. In household bargaining, women who have stronger fallback

position, better contact to assets e.g., ownership of land, employment etc, emerge with more favorable outcomes. Fallback position means, if co-operation fails, outdoor assets regulate how and in what ways he/she would be determined by outside opinions. If an individual's property rights increase the bargaining authority inside the house it also multiply their influence in decision making process (Suen, Chan, & Zhang, 2003; Gillani & Schargrodsky, 2010; Wang, 2014).

Research studies indicated that it is not easy to understand fully the characteristics of power relations between men and women. Economic factors also have effects on these relations in many ways and labor distributed between them affects their household relations (Care, 2006; Staveren, 2007). Mostly, property land and agrarian production held by men is visible all over the world. Moreover, power relations are revealed by their ideas and representations. Men and women carry out different tasks depending upon their abilities, attitude, personality traits, and behavior patterns and so on (Quisumbing & Maluccio, 2000; Deere & Leon, 2001).

Agarwal (1997) described eight factors which determine a rural individual's bargaining power inside the family. A person's intra household bargaining power is enhanced by other external systems of potential support, such as the state and NGOs by a direct provisioning of subsistence (e.g., widow's pensions), and indirectly by increasing access to employment, assets, credit, infrastructure etc. In recent years, many NGOs in particular, have helped people to challenge biases in state laws, policies, and their implementation and enhanced household subsistence possibilities. A good option for a woman no doubt is to earn outside which enables her to get cash money, physical mobility, and she may gain certain skills by creating social network. However, the question is whether this earning strengthens her position and bargaining status in the household or not? Basically, a strong debate is initiated by this question and different aspects of the debate have been contributed by existing literature. For women, outside earning can act as a fallback position for women through which they can assert power over household decision making. Household preferences can be better entitled due to certain endowments which help to achieve a higher perceived contribution response from other household members and consequently, their household bargaining power can be strengthened. Nevertheless, women are treated as a homogenous category and critical aspects of intra-household gender dynamics are ignored especially the limits of household bargaining (Agarwal, Kanbur, & Basu, 2008).

Woman's ability to survive, economically and socially, outside the local community defines her fallback position. Women personal property position, economic status, landed property for economic survival are the factors that could impinge on her fallback position. Moreover, political strength, education skills, information, access to economic and social opportunities gives them support to play a vital role. Some states provide legal, social and material support, earning opportunities and housing. In other words, her access to extra-community economic opportunities, direct rights in property, social support, and her household bargaining strength determine woman's fallback position (Panda & Agarwal, 2005).

Wang (2014) explained that better access to property rights increases bargaining power within household. The research indicated that household decision making, labor market choices, investments and residential decisions are affected by property rights. The study also highlighted that access to property rights have a great

impact on bargaining influence inside household (Duflo, 2003; Gitter & Barham, 2008).

Material and Methods

The nature of the study was qualitative and in-depth interviews were conducted to understand women's financial status, autonomy and household bargaining in the Punjab. There are 36 districts in the Punjab but the research data was collected from 5 districts (Multan, Rawalpindi, Sargodha, Lahore, and Gujranwala). The sample of the study consists of 39 women of different age groups and localities. An interview guide was developed to conduct in-depth interviews and sample size was based upon saturation of the research data. The duration of each interview was 45 to 55 minutes and interviews were recorded with the consent of the respondents. To have a more inclusive data, participants were selected from rural and urban areas and had different professions, culture, and educational background. Pseudonyms were used to ensure anonymity of the respondents.

Results & Discussion

Respondent's Demographic Profile

Research participants' demographics details are given below.

Table 1
Location, number and in-depth interviews

Sr. NO	Districts of the Punjab	No. of In-depth Interviews
1	Multan	08
2	Rawalpindi	09
3	Lahore	10
4	Gujranwala	07
5	Sargodha	05
Total		39

The research data was collected from 5 districts of the Punjab province and 39 interviews were conducted. As the number of interviews was based upon saturation of data, 8 interviews were conducted from Multan, 09 from Rawalpindi, 10 from Lahore, 07 from Gujranwala and 05 were from Sargodha.

Table 2
Respondent's Age

Sr. NO	Age	No. of Women
1	21-30	10
2	31-40	9
3	41-50	12
4	51-60	9
5	61-70	2
Total		39

The research participants represented different age groups. The data shows that 10 respondents were 21-30 years old, 09 were 31-40 years old, 12 were 41-50 years old, 9 respondents were 51-60 years old while only 02 respondents were 61-70 years old.

Table 3
Respondent's Educational Qualification

Sr. NO	Educational Qualification	No. of Women
1	Illiterate	05
2	Primary	08
3	Matriculates	06
4	Intermediate	10
5	Graduated	10
Total		39

The research data indicated that 05 respondents were illiterate, 08 were having primary level of education, 06 were having matriculation, 10 were intermediate and 10 were graduated.

Table 4
Respondent's Residential Background

Sr. NO	Residential Area	No. of Women
1	Rural	20
2	Urban	19
Total		39

According to the research findings, 20 respondents were from rural areas while 19 were from urban localities.

Table 5
Respondent's Marital Status

Sr. NO	Marital Status	No. of Women
1	Married	33
2	Widows	03
3	Divorced	03
Total		39

This table represents that 33 research participants were married, 03 were widows and 03 were divorced.

Table: 6
Respondent's Family System

Sr. NO	Family System	No. of Women
1	Joint	12
2	Nuclear	27
Total		39

Majority of the respondents, 27 were from nuclear family system and only 12 were from joint family system.

Table 7
Respondent's Employment Status

Sr. No.	Employment Status	No. of Women
1	Working outside home	18
2	Not working outside	21
Total		39

As far as the respondent's employment status was concerned, there were 18 respondents who were working and 21 were not working outside.

Table 8
Respondent's Economic Class

Sr. No.	Economic Class	No. of Women
1	Low class	08
2	Middle class	28
3	Higher Class	03
Total		39

This table shows that 08 respondents were from lower income group, 28 were from middle class while only 03 were from higher economic class.

Women's Financial Status & Household Bargaining

The research respondents (Asia, Age 37, married; Sajda, Age 45 married; Kiran, Age 29 married) expressed that Pakistani society is stratified so there is strong financial division. Subsequently, those married women who belong to any high status family like a daughter of business man, politician, government officer, bureaucrats or a landlord usually have better bargaining position. They enjoy high status in society and in households as well. Moreover, if a woman has strong financial background, she can enjoy better position in the household to bargain and if her family is not well off or having low financial family status; she usually has weak position in household bargaining. Secondary literature also supports this and the Nash bargaining model opines that women have better bargaining power within marriage that has better fallback position (McElroy, 1997).

The participants of in depth interview (Nusrat, Age 49, married; Aneela, Age 35 married; Tahira, Age 30, married) shared that Pakistani women have limited access to family's financial resources, especially their access to inheritance rights. However, women's access to family's financial resources can improve women's financial status, access to educational, health and other facilities of life. Moreover, women's financial status is also directly linked with their educational status as education can improve their access to labor market and income generating activities. A respondent (Nazia, Age 35, married) shared, "*Educated women can better bargain for inheritance rights and job placement to upgrade financial status*". Acharya (2008) also supported the idea that education can play a vital role in women empowerment in household and improve their access to property rights.

Some respondents of the in-depth interviews (Fakhar-un-Nisa, Age 53, married; Huma, Age 37, married; Kalsoom, Age 33, married) expressed their views that working woman can better bargain in the household as compared to a woman who resides in home and does only domestic chores. Working women are usually helpful for the families financially because they can share the burden of a husband or

a father. But an uneducated woman can perform only domestic tasks and cannot take part in outside work for the purpose of earning.

A research respondent (Shameem, Age 48, married) shared *“if a woman has great wealth and property from their parents, she can better bargain. Similarly, a woman with more dowries from parents she can bargain better as compared to those who have fewer dowries. So financial status can uplift or weaken women’s position in household”*.

Another respondent (Haleema, Age 50) said, *“We are living in a materialistic world... everything is related to money... even happiness.... my parents were not rich so they were not able to give household items as dowry. Consequently, I faced in-law’s psychological pressure and taunts. Realistically, even my husband was not able to buy basic necessities to ensure a decent standard of life. I tried very hard to buy household appliances. I am having three daughters and I am trying to be their financial and moral support to secure their better bargaining position in future”*.

A widow respondent (Sughra, Age 42) shared, *“My husband was running a business and he died in 7th year of our marriage because of sudden cardiac arrest. In our married life, he never shared his business details with me because he was having believes that women are meant to be at home, managing domestic chores only. I was having money and life facilities when he was alive but after his sudden death everything changed. I am having no financial autonomy as my brother-in-law is managing the business and I am totally dependent for my children’s basic necessities and future. I have to surrender my autonomy and accept a subservient position in the family just to ensure that my children are provided with basic amenities of life. I believe, Pakistani women have limited access to financial resources and life is even tougher for widows, especially if they are living in a rigid patriarchal household. Women with strong financial background can at least survive in life tragedies and struggles. My brothers are doing well but they cannot give my inheritance share because it is insulting in rural Punjab (at least in my parent’s village)”*.

However, Agarwal (1997) examined that women are dependent both economically and socially. For instance to deal with outside world, family women need male mediation e.g. institutions where female seclusion is strong, or social disabilities of widowhood need male mediation too. If women have higher life expectancies, women dependence on family may be longer than men. Women favor family members over themselves because they believe that they are helpless due to circumstances. Women with a weak resource position seek to strengthen their family ties by foregoing their claims in family assets in favor of sons, brothers, or the extended family, or give gifts to kin to secure their affection and ensure economic and social support when they need it sacrificing their immediate welfare for future security.

Another respondent (Sukeena, Age 46, married,) shared, *“We are facing a rough patch of our life after Covid-19 pandemic as we lost our business and livelihood. My husband is in depression and I am trying to make both ends meet by doing a private job. I want to ask for my inheritance share but cannot make my brothers furious even in such troubling days. Although Islam gives financial autonomy to women by insisting for property rights yet things are practically different. My bargaining position is better in my in-laws’ house because I am having two brothers... but If I will ask for inheritance.... my brothers will leave me”*.

Rao and Bloch (1993) also described the importance and worth of dowry given by parents to their daughter at marriage time. Dowry is considered as an important element to secure woman after marriage because when a mother marries his son so she wants to show off the dowry of bridal to just make the other people jealous and she pretends a lot that the his daughter in law belongs to a rich family . So a bride with more dowry items can better bargaining and in favorable situation in household and her opinion respected more. If a woman has great wealth and property from their parents, she can better bargain. Her opinion will be respected more. Wang (2014) stated that access to property rights increase one's bargaining authority inside the house and enhance one's influence in decision making process.

A respondent (Aliya, Age 45, married) said, "The behavior of my mother-in-law was not polite in beginning because my dowry was not according to her expectations but with the passage of time she is okay with that. I think it is our culture and inflation that causes such behaviors. People with limited financial resources cannot cope with changing needs of the society so dowry is the only option for them".

Suen, Chan & Zhang (2003) inspected the institution of marriage and concluded that to ensure efficient allocation of resources within the family, bride price and dowry are treated as compensatory transfer between spouses.

A divorced respondent (Saba, Age 32) shared, "I got divorce because of my ex- husband's second marriage. I am living with my parents and brothers. My family spent a lot for my marriage but even after my divorce, they are managing my financial and social status... getting inheritance is an easy option but family's support (financial, social, and psychological) is a lifelong thing... in my point of view....patriarchy is good sometimes".

Another divorced respondent (Samina, Age 52) shared, My husband divorced me 10 years back... me and my three children (2 daughters, 1 son) are living with my parents and brothers... they are fulfilling all my financial, social and emotional needs... statistically I am not having inheritance share but my parents and brothers are doing more than that..... they are guardian of my children... a hope for my abandoned family and future security for my daughters... Pakistani society is very complex... it is easy to say that women do not have access to financial rights but we must have to accept that some families are doing much more than just giving inheritance share".

According to secondary literature, range of options defined woman's fallback position when marriage dissolves which entails access to information due to education, access to job opportunity in labor market. Finally, to approximate their bargaining power women control their assets. Possession and control of assets like property, land or livestock may be used as a 'credible threat' for men in case they decide to divorce their better half (Agarwal, 1997; Osmani, 2007).

A respondent of the in-depth interview (Fatima, Age 53, married) shared, "*those women who received less dowry from their parents are likely to receive less importance in their in-laws family but a woman's obedience can improve her bargaining position*".

Another respondent (Bilqees, Age 50, widow) shared, *elderly women are more flexible in household bargaining especially those who are widow and divorced. Our society is patriarchal and women are depending upon family's men to get respect and status so they have*

to bargain. However, widows and divorced women can have better bargaining position if they have financial autonomy.

Another respondent (Sufia, Age 33, married) added, Women's financial status is different in different economic classes. Women from rich families have better share in family income and have better bargaining position. However, women from rural areas and middle families have limited share in family resources. In rural locations, women sometimes have to face physical and cultural violence. Moreover, such women cannot bargain with family for anything because of their weak bargaining position. If a woman brings a lot of dowry with her, she is considered to be in better position to bargain within the household".

A respondent (Asiya, Age 29, married) shared, " Few years back there were more cases of dowry related domestic violence but now things are different. Especially in urban areas where more and more women are contributing in family income so there is less dowry burden. Urban women have better access to family's financial resources and inheritance than rural women".

Dowry and bargaining are interrelated and have a strong influence in all family matters. Zhang (2003) studied the institution of marriage and concluded that to ensure efficient allocation of resources within the family, bride price and dowry are treated as compensatory transfer between spouses. Dowry and bride price are the same things used only for better bargaining. Parents enhance their daughter's bargaining power by providing a large dowry. Husband's authoritative position is compromised due to large dowry given by bride's parents. Transfer of assets by parents to a married daughter, have greater benefit than to a divorced or single daughter. Dowry and marriage have strong relation and are considered important for the betterment of women well-being and safety. However, Brown (2003) examined the relationships between woman's welfare within marriage and her intra-household bargaining position. Dowry is used as substitute for bargaining power to control common problems. A wife's welfare like time allocation, household purchases and her decision making capacity is positively affected by dowry. Alternative of bargaining position is sex ratios. Environmental factors and laws governing divorce may shift threat points within marriage. One's bargaining position within marriage is affected by individual control of resources.

A working respondent (Kubra, Age 33, married) shared, "My bargaining position in household improved after getting government job. Before that I was doing a private job and my salary was not good. In patriarchal societies, private jobs are like slavery for women and women are prone to workplace harassment. After getting government job, my confidence level, comfort and income improved and even my relative's behavior changed".

Another working respondent (Nida, Age 49, married) shared, "I believe all working women have better bargaining position in household but those with assets and savings can have comparatively more better fallback position. In initial years of my job and married life, I was not having any savings but with the passage of time I started to hide a part of my income as savings... initially I felt guilty but after sometime that was my family's strength... I can support my family and relatives... a few relatives borrowed money from me.... my family members are aware that I am having money and I can help them if needed so they are more respectful towards me and I am having say in household decision making".

A working respondent (Bisma, Age 35, married) shared, *"I am managing my clothing business online but I am not sharing all profit details with my husband... I am having autonomy but I don't want to be fully independent... he must has to fulfill his financial responsibilities towards family and I don't want to spoil his habits"*.

Another working respondent (Parveen, Age 59, married) shared, *"I am working as a school teacher and my retirement is due in next year. As a working woman I enjoyed good bargaining position in household but things changed after my son's marriage... Initially, my daughter-in-law was not cooperative and respectful but my son recently lost his job and I am supporting him financially... He is planning to start his business and my retirement money can help him for the same... all this is making my son and daughter-in-law more respectful and obedient... My financial status is social protection in my post retirement old age"*.

Previous studies also reported that access to labor market provides empowerment which requires suitable circumstances that lead women to participate and avail the opportunities to empower themselves (Angrist, 2002). According to Sultana (2013), low paid, decentralized and irregular forms of jobs have been created due to global privatization and flexible labor market in the developing countries and women get these jobs mostly due to limited options of outside earning. Women are given cash money, physical mobility and certain skills through creating social network due to outside earning that is no doubt a good option for them. Whether his earning may offers better bargaining position of women in household with a better and upholds her status or not, the question needs to be discussed in great length. Such bargaining cannot be ensured alone by income which is only one component of household bargaining. There are some qualitative and quantitative factors which are helpful and strengthen women's fallback position within household. Some other specific rooted factors as well as socio-cultural locale are equally important. As far as women's wage work and family power is concerned, income control has been identified as a critical variable (Kibria, 1995).

A respondent from rural Punjab (Rasheeda, Age 65, married) shared, *"I am not having any property or financial assets but my sons are my strength....my bargaining position and financial status upgraded with age and my sons' employment"*.

Another elderly respondent (Zohra Bibi, Age 69, widow), *"In documents, I got property share after my husband's death but my financial status improved with my son's good job in Saudi Arabia. I am managing the home and family expenses in his absence. I am sharing household decision making authority with my daughter-in-law but it is a good bargain"*.

A respondent from rural Punjab (Sughra, Age 48, married) shared, *"I am living in a village and my family's livelihood is based upon agricultural activities. Before my marriage I was helping my mother in household chores and after marriage I am doing the same with my mother-in-law. Agricultural income cannot be accessed without women's cooperation at household. Men have to work in fields so women must have to ensure food provisions and household management. I am sending food for agricultural labor working in fields and also managing crops at home after harvesting..... Many women in my village are uneducated but this system cannot work without us and we have better bargaining"*.

Literature supports this argument that agricultural activities such as weeding and harvesting are done by women in addition to their primary tasks. On the other hand, domestic work is not done by men and they are mainly responsible for agriculture related tasks. Women's contribution is considered to be inferior to that of men despite playing important roles in both reproductive and productive fields (Illahi, 2000; Moyle, Dollard, & Biswas, 2006).

Conclusions

Punjabi women have diverse financial status and autonomy in household. Some are dependents while others are having financial autonomy and better household bargaining position. Women are having limited resource ownership and their bargaining position depends upon many factors i.e. patriarchal control, age, family's economic status, residential location, marital status, access to financial resources and dowry received. The study concluded that working women are having better bargaining position as main contributor in family income. However, some working women are not having better bargaining and fallback position even after contributing in family income because their families considered their job as an absentee from domestic work. Those working women are struggling to improve their bargaining position and many are not able to bargain because they assume that their families permitted them to resume their jobs so they must have to withdraw from decision making as bargaining. Moreover, educated women are having better bargaining position as compared to illiterate women since they are having better understanding of socio-political, religious and legal rights as well as cultural privileges. Furthermore, it was concluded that improving women's access to property rights can perk up their financial status and fallback position but many women considered family support as an asset to address marital crisis, financial instability and social support in patriarchal Pakistani society.

Recommendations

On the basis of research findings, the study draws following recommendations;

1. Women are actively participating in labor market and facing issues i.e. low social status, harassment and violence at work places. It is recommended to introduce and review the state policies to facilitate working women.
2. It is recommended to put serious efforts to improve women's literacy rate, to improve their skills and access to financial resources and to ensure gender equality so that they can participate actively in household decision making as well as in society.
3. Government should facilitate women's access to justice and welfare services. Moreover, media as well as lawyers should start awareness campaigns for the same.

References

- Acharya, D. R., Bell, J. S., Simkhada, P., Van Teijlingen, E. R., & Regmi, P. R. (2008). Women's autonomy in household decision-making: a demographic study in Nepal. *Reproductive health*, 7(1), 15.
- Agarwal, B. (1997). "Bargaining" and gender relations: Within and beyond the household. *Feminist economics*, 3(1), 1-51.
- Agarwal, B., Kanbur, R., & Basu, K. (2008). Engaging with Sen on gender relations: Cooperative-conflicts, false perceptions and relative capabilities. In *host publication: Essays in Honor of Amartya Sen* (pp. 157-177). Manchester: Oxford University Press.
- Angrist, J. (2002). How do sex ratios affect marriage and labor markets? Evidence from America's second generation. *The Quarterly Journal of Economics*, 117(3), 997-1038.
- Bari, F., & Khattak, S. G. (2001). Power Configuration in Public and Private Arenas: The Women's Movement's Response, in Anita M, Weiss and S. Zulfiqar Gilani (eds.) *Power and Civil Society in Pakistan*, Karachi: Oxford University Press.
- Bhattacharya, S. (2014). Status of Women in Pakistan. *Journal of the Research Society of Pakistan*, 51(1), 179-211
- Brown, P. H. (2003). *Poverty, education, and intra household bargaining: Evidence from China*. USA: University of Michigan.
- Care (2006). *Women's Empowerment*.
www.care.org/newsroom/whitepapers/women_and_Empowerment
- Deere, C. D., & León, M. (2001). Who owns the land? Gender and land-titling programs in Latin America. *Journal of Agrarian Change*, 1(3), 440-467.
- Dito, B. B. (2011). *Essays on Women's Bargaining Power and Intra-household Resource in Rural Ethiopia*. <https://repub.eur.nl/pub/31199/>
- Doss, C. (2013). Intrahousehold bargaining and resource allocation in developing countries. *The World Bank Research Observer*, 28(1), 52-78.
- Duflo, E. (2003). Grandmothers and granddaughters: old-age pensions and Intrahousehold allocation in South Africa. *The World Bank Economic Review*, 17(1), 1-25.
- Galiani, S., & Schargrodsky, E. (2010). Property rights for the poor: Effects of land titling. *Journal of Public Economics*, 94(9-10), 700-729.
- Gitter, S. R., & Barham, B. L. (2008). Women's power, conditional cash transfers, and schooling in Nicaragua. *The World Bank Economic Review*, 22(2), 271-290.
- Ibrahim, F. (2005). *Honour killings under the rule of law in Pakistan*. (Doctoral dissertation). Montreal: McGill University.

- Ilahi, N. (2000). *The intra-household allocation of time and tasks: what have we learnt from the empirical literature?.* UUA: World Bank, Development Research Group/Poverty Reduction and Economic Management Network.
- Isran, S., & Isran, M. A. (2012). Patriarchy and women in Pakistan: A critical analysis. *Interdisciplinary Journal of Contemporary Research in Business*, 4(6), 835-859.
- Kabeer, N. (2008). Gender equality and women's empowerment: A critical analysis of the third millennium development goal 1. *Gender & Development*, 13(1), 13-24.
- Kibria, N. (1995). Culture, social class, and income control in the lives of women garment workers in Bangladesh. *Gender & Society*, 9(3), 289-309.
- McElroy, M. (1997). The policy implications of family bargaining and marriage markets. *Intrahousehold Resource Allocation in Developing Countries: Models, Methods and Policy*, 53-74.
- Moyle, T. L., Dollard, M., & Biswas, S. N. (2006). Personal and economic empowerment in rural Indian women: a self-help group approach. *International Journal of Rural Management*, 2(2), 245-266.
- Osmani, L. N. K. (2007). A breakthrough in women's bargaining power: The impact of microcredit. *Journal of International Development: The Journal of the Development Studies Association*, 19(5), 695-716.
- Oreffice, S. (2007). Sexual orientation and household decision making.: Same-sex couples' balance of power and labor supply choices. *Labour Economics*, 18(2), 145-158.
- Quisumbing, A. R., & Maluccio, J. A. (2000). *Intrahousehold allocation and gender relations: New empirical evidence from four developing countries* (No. 583-2016-39682). <https://ageconsearch.umn.edu/record/16460/>
- Panda, P., & Agarwal, B. (2005). Marital violence, human development and women's property status in India. *World development*, 33(5), 823-850.
- Rao, V., & Bloch, F. (1993). *Wife-beating, Its Causes and Its Implications for Nutrition Allocations to Children: An Economic and Anthropological Case-Study of a Rural South-Indian Community*. USA: University of Michigan.
- Seebens, H. (2010). Intra-household bargaining, gender roles in agriculture and how to promote welfare enhancing changes. *Background paper prepared for The State of Food and Agriculture*, 10-11. Rome, Italy: Food & Agriculture Organization.
- Staveren, I. V., & Ode bode, O. (2007). Gender norms as asymmetric institutions: A case study of Yoruba women in Nigeria. *Journal of Economic Issues*, 41(4), 903-925.
- Suen, W., Chan, W., & Zhang, J. (2003). Marital transfer and intra-household allocation: A Nash- bargaining analysis. *Journal of Economic Behavior & Organization*, 52(1), 133-146.
- Sultana, A. M. (2013). Constraints faced by Working and Non-working Women in their Families. *Australian Journal of Basic and Applied Sciences*, 7(6), 719-722.

Wang, S. Y. (2014). Property rights and intra-household bargaining. *Journal of Development Economics*, 107, 192-201.

Zhang, W. (2003). Dynamics of marriage change in Chinese rural society in transition: A study of a northern Chinese village. *Population Studies*, 54(1), 57-6