



Earning as Empowerment?: The Relationship Between Paid Work and Domestic Violence in Lyari, Karachi

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Introduction

Based on extensive interviews in one of Karachi's oldest working-class areas, Lyari, this chapter explores the relationship between women's engagement in paid work, their experiences of domestic violence, and the issue of empowerment more generally. The research includes interviews with women engaged in domestic service, in the public and private education sector, in the field of health, in the service sector, and in short-term and seasonal work in factories or small-scale industries. The purpose of this chapter is to explore the impact of engagement in paid work on women's empowerment and, in particular, on their ability to negotiate and resist violence at the hands of their husbands and other family members. Despite the persistence of patriarchal structures, women's narratives demonstrate the emergence of new models of womanhood at the local level as a result of wider economic, social, and cultural shifts.

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Recent years have witnessed a slow increase in women's participations in paid employment, which is leading to the emergence of new forms of womanhood across the country. This includes an increase in public visibility of women living in urban areas and their increasing involvement in paid employment. However, is this necessarily leading to women's empowerment? Women in low-paid, informal, and precarious forms of employment, which are characteristic of neoliberal economies,¹ do not necessarily experience a strengthened position within the household and neither are they insulated from domestic violence. Rather they often face multiple forms of violence and are often exploited within and outside the home. The few women who are able to secure well-paying, secure forms of employment appear to be more confident and more willing to stand up against violence if confronted, but many of these women are also often trapped in abusive situations due to a combination of social and cultural pressures related to preserving a sense of honour and respectability. This is reflective of the persistence of patriarchal structures despite a growth in women's employment.

Background: Violence Against Women and Employment

As in all contexts, because of a lack of available data, under-reporting due to fear and shame, and varying definitions of 'violence', it is difficult to provide a precise figure for the occurrence of violence against women in Pakistan. However, available estimates range from 39% of all married women experiencing domestic violence according to the Demographic Health Survey to Human Rights Watch, which estimates that between 70% and 90% of women have experienced some form of domestic violence.

Definitions of 'violence' vary considerably both within academic and popular discourse. In terms of the academic literature on gender-based violence, violence includes acts that are physical and psychological in nature and operate at the intimate, interpersonal to the societal, macro-structural levels. Gender-based violence is most often targeted at women and girls, although members of the transgender community² and some men and boys are also at times victims. These forms of violence often take

place in both the private and public realms and include acts of physical violence as well as threats, coercion, and harassment of any form. Gender-based violence can also include an economic or material aspect, which is often neglected in the literature. This can include exploitation, such as paying women lower wages or denying them pay altogether. This can also include disallowing women control over resources within the household or their own earnings. Also, while gender-based violence has been shown to be a universal phenomenon, the ways it manifests itself must be viewed as context specific.

If the definitions of violence vary greatly within the literature, they are even more varied in popular discourse, which makes research on the subject particularly challenging (see Rajan 2016). Respondents had widely different understandings of what constituted violence, with some reserving the category ‘violence’, or *tashaddud* in Urdu, for only very extreme physical acts and not thinking it noteworthy to include slapping or shoving in their narratives. For example, when asked about the occurrence of violence, one woman stated, ‘If you have a normal fight and slap once or twice, you don’t call that violence; violence is a very big thing; it is very torturous’. Others focused on psychological forms of violence in their narratives such as a lack of emotional engagement or care on the part of their husbands. Several women spoke about the stress that women faced as a result of having to juggle several responsibilities and material deprivation as forms of violence. Furthermore, while research on gender-based violence in the Global South and in Muslim-majority societies often focuses on the ‘cultural’ aspects of violence (see Abu-Lughod 2013), culture itself must be viewed as processual, dynamic, and contested (see Sewell 2005).

While violence against women takes multiple forms, and includes violence committed in the home and outside, at the hands of family members, acquaintances, and strangers, and can occur at the physical, psychological, and structural levels, this chapter focuses in particular on the relationship between women’s economic participation and their experiences of domestic violence—violence committed by intimate partners or family members within the home. Research conducted so far in this area has presented multiple and sometimes contradictory findings (Vyas and Watts 2009; Taylor 2015). Much of the research conducted on women’s economic participation emphasizes the positive impacts on women’s

lives (Quisumbing 2003; World Bank 2012; Kabeer 2003; Dwyer and Bruce 1988; Aizer 2010). However, a number of studies actually document an increase in women's experiences of various forms of violence as a result of economic participation including discrimination in terms of organizational patterns, the confinement of women to particularly low-paid and insecure forms of work (Cruz and Klingler 2011), and harassment and violence at the workplace (and on the journey to and from work) (ibid.; Sarwari 2015).

In certain instances, violence experienced at home has also been documented as increasing as a result of women's economic activity. Relative resource theory suggests an inverse relationship between men's economic resources and instances of violence against women (Goode 1971; McCloskey 1996; Macmillan and Gartner 1999; Panda and Agarwal 2005). In other words, when women start earning more than their husbands, men can at times respond with violence in order to reassert their patriarchal authority. This is especially true in contexts where the cultural expectation that men be the sole breadwinners is stronger (Neville et al. 2014). The contravention of the local gender order caused by women's increased earnings and male un- or underemployment can sometimes lead to a violent backlash (Jewkes 2014; Goetz and Sen Gupta 1994).

The purpose of this research is to gauge whether any relationship between the women's involvement in paid employment and their experiences of domestic violence exists and, if so, what form(s) that relationship takes. This chapter explores whether engagement in paid employment increases women's empowerment in terms of providing them with an improved bargaining position within the household (see Agarwal 1997; Kandiyoti 1988). By focusing on women's experiences of domestic violence in particular, it also explores new ideas and practices of womanhood emerging at the local level, which may or may not be linked with an increase in women's engagement in paid employment.

The Case of Women in Lyari, Karachi

Lyari is one of the oldest settlements in the city and began as a fishing settlement in the eighteenth century. The population of the area grew significantly during the period of British colonial rule, when the British

began modernizing Karachi's port and people began migrating in larger numbers from what are now Balochistan, Sindh, and the Kutch regions of Gujarat because of the employment opportunities provided by the port (Viqar 2014). Since then Lyari has been shaped by multiple waves of migration of people from across the Indian Ocean region. Although it is often characterized as a Baloch area in popular discourse, the Baloch make up approximately 50% of Lyari's residents. Lyari is also home to a significant Kutchi population, various other Sindhi groups, Punjabis, Pashtuns, Bengalis, and a small number of Urdu speakers, known in Karachi as Muhajirs. It is also religiously diverse including a large number of Hindus and Christians as well as members of the Zikri community, a heterodox Sunni sect originating in Balochistan (Sabir 2008).

Lyari has been the subject of structural neglect since the period before partition, when some of the city's most polluting areas were located in its vicinity. Since the formation of Pakistan, Lyari has continued to be sidelined in Karachi's urban development with the state giving preference in terms of housing to those who had migrated from India. Since the 1970s, Lyari has been dominated by the Pakistan People's Party (PPP) and has relied on the party's patronage for whatever development that has taken place in the area. The PPP also awarded a small number of government jobs to residents from Lyari, which helped some families achieve a modicum of social mobility. Other families benefited from the out-migration to Gulf countries of male labour during the 1970s and 1980s, whose remittances enabled some to improve their social position considerably. Many of those who benefitted from these trends have migrated out of the area. However, most of Lyari's remaining residents remain trapped in insecure, low-paid work despite a rapid rise in education levels.

An estimated 22% of women in Pakistan participate in wage labour—one of the lowest rates in the region (World Bank 2014).³ Most of these women are engaged in agricultural labour, and the vast majority is engaged in the informal sector. According to a survey conducted in Lyari by our research team, the number of women in the paid labour force is similar to the rate at the national level (approximately 20%), but their occupational profiles differed significantly.⁴ While the ratio is relatively low, significantly more women are engaged in paid work than in the previous generation when the rate was approximately 10%. The increased participation of women in the paid labour force is leading to changes

within the local gender order and new understandings of womanhood, which include a gradual expansion of women's mobility and resistance to patriarchal power structures within the home and outside. However, as the findings demonstrate, this process is far from straightforward.

Most of the women who reported being in paid employment in Lyari were engaged in low-paid domestic work in neighbouring areas or in the more affluent parts of the city. The second most common occupation for women was teaching, which included employment in government and private schools. The vast majority of teachers, however, were employed in private schools following a boom in recent years in the low-cost, low-quality private education sector (see Heyneman and Stern 2013). These teachers earn significantly less than their counterparts in government schools. However, many young women still chose to teach in private schools because this was considered a 'respectable' job by their families both because these jobs involve little contact with unrelated men and because they generally do not involve travelling far from home for work. There were also fewer women engaged in the service sector, sales, health-care, and manufacturing. Findings revealed that while increasing numbers of women are engaged in paid employment, the jobs available to them are generally low paid, insecure, and in the unregulated informal sector that are the hallmark of neoliberal economies (see Benería 2001; Benería and Floro 2005; Menéndez et al. 2007).

Researchers rightly distinguish between 'economic engagement' and 'economic empowerment'. While being involved in any time of waged labour qualifies a woman as being 'economically active', this does not necessarily translate into 'empowerment'. As Kabeer (2012) argues, market forces often reproduce gender inequality rather than decreasing it. The unfettered market forces that are characteristic of neoliberal economic arrangements can also alter patterns of gender inequality in terms of discriminating against women in terms of wage rates and hiring practices (see Anker et al. 2003). Furthermore, there is an assumption that economic engagement necessarily translates into women's control over their own incomes, that women have access to social and legal support, and that financial independence, even when it is achieved, will allow women to exit abusive relationships ignoring complex social contexts. However, economic engagement can only lead to empowerment if it leads to a

transformation in gender relations at the household and structural levels. More realistically, and as this research reveals, oppression and empowerment do not exist as binary opposites. Rather, women's economic participation has complex impacts on their agency and power depending on the nature of their employment, the power relations within their families, and on the dynamics within their respective communities.

Research for this chapter involved a combination of qualitative methods including semi-structured interviews, focus groups, and participant observation. It was supplemented by a survey of approximately 400 residents focusing on trends related to employment and education. Interviewees were purposefully selected in order to reflect the dominant forms of employment engaged in by women in the area. Interviews were carried out largely with women from the Kutchi and Baloch communities who were employed as domestic workers and teachers as these were the most common areas of employment for women. However, interviews with women employed in a range of other professions including sales, healthcare, and manufacturing were also included along with interviews of a few women who were not engaged in wage employment.⁵

Women in Low-Paid Work

Findings revealed multiple and often contradictory trends with regard to the relationship between income earning and violence, with many women arguing that their involvement in paid work increased pressures within the household and could contribute to the occurrence of violence. Some of the women who were interviewed argued that women's economic activity placed a strain on family relations, which could lead to tensions between husbands and wives over domestic responsibilities and, at times, could also lead to physical violence and divorce. Speaking about the women in her own social circle, Sakina, who was currently unemployed but who had previously worked in factories and as a teacher, said:

Because of doing a job women have to face more violence. This is because women have to contribute 10-12 hours in the company or household they are working in if they are working as maids. When they come home they are obviously tired because they are human too, so they aren't able to give time to their

children, their husbands or their household chores...so when the husband comes home he expects everything to be ready for him. If he doesn't get his food on time and the woman puts his food on the table after a long wait, he will get angry. This leads to fights and even divorces. The husband says to the wife, "you don't give me time". Women say to their husbands, "the money you contribute towards household expenses isn't enough"...This way they both get hot-tempered and this leads to more fights. Then the woman fights with her tongue and the man with his hand.

According to Sakina, women's economic engagement was, for the most part, borne out of necessity rather than choice and was the result of their husbands not earning enough to support the family. Many women, including Sakina, resented having to earn as they believed in the male breadwinner model. This was exacerbated by the fact that their earnings rarely had an impact on the division of responsibilities within the household. Their husbands still expected them to complete domestic chores and to give them attention. The strains caused by this 'double burden' were frequently reported as leading to conflict and, at times, to violence.

Some women also reported experiencing violence as a result of conflicts over the control of their earnings. While most women claimed that they had control over their income, a few women mentioned having to turn their incomes over to their husbands. I met Ayesha while I was interviewing a mother and daughter, Neelofar and Haseena, at a local beauty parlour run out of their home. Ayesha was in her 40s and worked in a school canteen. Her husband was regularly physically abusive, which is why she often spent time at her mother's house as a means of escaping the abuse—a common strategy adopted by women as a means of coping with physical abuse without actually exiting the marriage. Ayesha recounted that her husband once hit her with an iron hammer for not giving him the money she had saved for her 'committee'.⁶

While involvement in paid work often placed increased pressures on women, most women did not view their economic activity as the primary reason for the problems they were facing in their marriages. Neelofar, who ran the beauty parlour and was in her 40s, said that her husband was not physically violent but that he neglected her emotionally, which caused her a great deal of distress. Her mother, Haseena, who was in her 60s, was

abused by her husband severely throughout her marriage both physically and verbally. She worked as a domestic worker and a local midwife. All three women said that their involvement in economic activity was not the cause of their husbands' maltreatment; they were just cruel. Rather, they claimed their husbands were quite happy that they were earning because it took the pressure off of them for having to provide for the family.

While all three women were involved in low-paid work, there was a difference in the ways that Ayesha and Neelofar coped with their unhappy marriages as opposed to Habiba, which reflected a generational change. Ayesha and Neelofar were both willing to distance themselves from their husbands in order to cope with physical abuse, in Ayesha's case, and emotional neglect, in Neelofar's. Both women felt that being in a stronger economic position would allow them to do this. Haseena, on the other hand, withstood the violence throughout most of her life. She said her only means of coping was to be patient and put her trust in God. She even prayed that she would die first so that her husband would eventually realize the value of his wife.

Other women in Haseena's age group also reported patiently withstanding violence throughout their marriages, while women in subsequent generations seemed to be less tolerant. While most women were still unwilling to withdraw formally from their marriages, they were willing to distance themselves from their husbands by moving back to their natal homes either temporarily or permanently. They were also more vocally opposed to the abuse than their mothers' generation. For example, Afroz, who was in her 60s and worked as a domestic servant, said that her husband beat her since they got married. She said the abuse was more severe when she lived in his village because she had no support there. Her mother-in-law and sisters-in-law were also abusive towards her. Afroz said he beat her less when they moved to the city because her natal family was close by, which strengthened her position (Rajan 2014). While her husband did not live with her and her children most of the time, he visited regularly. When I asked Afroz why she allowed him to enter her house despite the fact that he was still verbally abusive and provided the family with no financial support, she jokingly responded that she has become accustomed to the verbal abuse: 'I am not at peace until I hear him cursing me'.

Her daughter, Rabeea, who was in her early 20s and also worked as a domestic servant, was also abused by her husband soon after they got married. She said that he beat her and starved her while she was pregnant and blamed her sisters-in-law and mother-in-law for turning him against her. She eventually moved back in with her mother in order to escape, and he divorced her over the phone. While she did not instigate the dissolution of the marriage herself, Rabeea's move back to her natal family contributed to her divorce. Hence, there seems to be a change in attitudes taking place between women of different generations as to the acceptability of abuse. In these cases, economic participation did not seem to impact on the experience of violence, but the response to violence by women varied in terms of the age of the respondent with younger women more likely to resist withstanding abuse, which signals a cultural shift in terms of attitudes towards gender-based violence amongst women.

It is important to note that engaged in low-paid work was still not viewed as being desirable by the vast majority of women. Rather, most of the women I interviewed who were involved in domestic or other forms of low-paid, insecure employment would prefer not to have to work outside of the home and resented the fact that their husbands were unable to support them and their families financially. While some recognized that earning also provided them with some level of independence, and while a few women also spoke about the enjoyment of being away from home, particularly if others were taking up the domestic responsibilities, most would still prefer not having to earn if given the option. For many women involved in low-paid, insecure work, the stress of earning while balancing domestic responsibilities was itself viewed as a form of violence.

On the other hand, women whose husbands or sons were earning enough to support their families often enjoyed a particular status. For example, Afroz's sister, Noor was introduced to me as a 'success story' in her neighbourhood. She worked for most of her life as a domestic worker, but when I met her, she had not been working outside of the home for several years. This was because her sons had started earning enough to support the family, and her husband was also earning as a construction worker. Her sons were proud of the fact that her mother did not have to earn anymore as it confirmed that they were fulfilling their responsibilities as men, and Noor was proud that the men in her family were able to

provide for her and her daughter. Hence, while attitudes towards the acceptability of domestic violence may be changing, the male breadwinner model still persists amongst women of all generations.

Women in Higher-Paid Professions

For the minority of women who were in higher-paying, more secure forms of employment, their involvement in economic activity was framed as a choice rather than a necessity and was often described as source of personal fulfilment for them. However, for those few women who were able to secure such forms of employment, this did not come without a cost. Women who were engaged in work outside of the home before marriage were often the subjects of gossip, taunts, disapproval, and scorn within their families and communities. This was particularly true of those women who travelled outside of their neighbourhood to work and who were earning relatively well. This was a cause of great emotional distress for them and for their immediate families, threatening their reputations and their potential to find a partner for marriage. In a context in which the notion of honour (*izzat*) is linked to the control of women's sexuality and, by extension, their mobility, maintaining an image of 'respectability' was a major constraint in the lives of young women in particular.

Aneela, who was in her 30s and worked as an advocate in a law firm, was unmarried. She spoke about how her family was never supportive of her education or her career although they happily took money from her. Aneela said that women who left the house for work were labelled in a negative sense and looked down upon within the community:

Over here, people neither let women be independent, nor do they like independent women, and if some woman tries to survive in her life like this [independently], she is first of all labeled as a little too free, not in a good sense, in a negative sense.

Aneela was previously engaged to her maternal cousin, but her aunt broke off the engagement when Aneela refused to leave her job. Despite the fact that Aneela contributes to her family's earnings, she faces constant pressure from her family to leave her job, stay at home, and get

married. While earning a decent income may allow Aneela to live a relatively independent life, and while she enjoys her job, the pressure she faces as a result of her family and community's disapproval is a cause of considerable stress for her.

Similarly, I spoke to two sisters, Mahnaz and Sara, about their experiences working in the retail sector. While their mother spent most of her life engaged in low-paid domestic work, these sisters were able to secure higher-paying jobs partially because, unlike their mother, they had access to fairly decent education. Sara, who was 21, had been married for two years and had a one-year-old daughter. She worked for several years in the retail and sales industry and earned a relatively decent salary before she left her job in order to get married. She married a man from a different caste group, which was viewed as being controversial by her family. Like many women in her community, Sara quit her job when she got married and became financially dependent on her husband, who earns much less than she did and spends his earnings on himself and her father-in-law. Since her marriage, Sara has faced regular physical abuse from her husband especially when he is drunk. She is unable to leave her husband because of the pressure from the community and her family to remain within the marriage. Her uncle is particularly vocal about her remaining in her marriage: 'My maternal uncle told me on my marriage day that now that you are going from this house in a bride's dress, then you are allowed to leave your new house only in your funeral shroud'. Sara feels even more pressured to remain in the marriage because she defied her family's wishes to marry outside of her community.

Mahnaz, who was 25, worked at a large department store in one of the city's fanciest shopping malls. Mahnaz has worked her way up the retail ladder and earned far more than anyone in her immediate family and more than the vast majority of the people in her neighbourhood, which may be a source of resentment and envy as she has been able to afford a much higher standard of living for her family than most others in the area. Like Aneela, this also made her an object of a great deal of gossip and scorn, which also caused her and her family a great deal of distress. In order to protect her reputation and to maintain an image of 'respectability' in her community, Mahnaz agreed to marry one of her cousins. Despite the fact that he was unemployed, he and his family insisted that

she quit her job after marriage. For this reason, Mahnaz was postponing the marriage for as long as possible.

In some cases, having access to an independent income has made it more feasible for women to leave an abusive situation. While one would assume that women with more secure, higher-paying jobs would be more likely to exit an abusive situation, this was not necessarily the case as various other factors intervened in the determination of women's choices and constraints. For example, Shagufta was married for many years to a man who was physically and verbally abusive towards her and has one daughter with him. She has worked as a domestic servant for many years and could barely support herself and her daughter with her earnings. While her husband did contribute to the household earnings and did not object to her working outside of the home, he was cruel in various ways. When he refused to allow Shagufta's ageing, blind mother to live with them, Shagufta finally decided to leave him with her daughter. She has since been independently and is hiding from her husband for fear that he would take her daughter away from her. Despite the fact that Shagufta earned extremely little as a domestic worker and could barely make ends meet, she chose to leave her husband after years of withstanding abuse.

On the other hand, women with more secure, higher-paying jobs sometimes still stayed in abusive marriages for complex reasons including social pressures, the maintenance of respectability, and emotional attachment to their abusers. Tahira worked for several years as a life insurance salesperson and had two young children, a girl and a boy. She was paid relatively well and enjoyed her job. Her husband had been unemployed for several years, and hence she was the one supporting their household financially. Despite this, Tahira said that her husband asserted his authority over her and subjected her to 'mental torture'. She described him as controlling, paranoid, and hot-tempered. While it was unclear from her narrative whether he physically abused her or not, Tahira was subjected to constant mental anguish and was very vocal about being extremely unhappy in her marriage. However, she had not left her husband as yet because she was worried that it would affect her daughter's future, particularly in terms of her marriageability as having a mother who was a divorcee would threaten the respectability of the mother and her children. At the same time, throughout our discussion, Tahira emphasized

the fact that the most important thing for women was to have access to their own money so that they could stand up for themselves. She gestured towards her bag and told that she carried divorce papers with her at all times and was waiting for the day that she would be able to sign them. Therefore, while social pressure was keeping Tahira in a violent marriage, the fact that she had access to an independent income allowed her to at least imagine the possibility of eventually exiting this abusive situation.

Conclusions

Findings from discussions with women in Lyari reveal a complex relationship between women's involvement in paid employment, their experiences of domestic violence, and empowerment in general. While most women did not identify a clear link between employment and an increase or decrease in the occurrence of domestic violence, women's involvement in paid employment came with a combination of costs and benefits. For some women, earning an income provided them with the ability to leave or at least plan to end an abusive marriage. However, simply earning an income did not guarantee that women would be able to leave a violent marriage as the social pressure to remain within a marriage in order to preserve one's respectability was extremely great, particularly if one had children.

Furthermore, while the number of women in paid employment is still relatively low, mirroring the trend in Pakistan as a whole, more and more women are joining the paid labour force every year signalling shifts within the gender order and the possibility of new ideas of womanhood, which include an increasing acceptance of women's engagement in paid employment and visibility in the public sphere. However, most of these women are engaged in low-paid, insecure forms of employment, which are characteristic of neoliberal economies. Many women spoke about the pressure of carrying the double burden of paid work and domestic responsibilities as a form of violence in and of itself. Engagement in paid work also often led to increased tensions within the household as men often expected women to continue to fulfil domestic responsibilities even when they themselves were not employed. This could lead to arguments and might also contribute to violent situations. For these reasons, most

women in this group would choose not to work outside of the home if they could afford to do so, which testifies to the persistence of the male breadwinner model.

On the other hand, women in well-paid, secure forms of employment spoke positively about their jobs. However, they often faced other kinds of pressures, particularly psychological and emotional stress as a result of disapproval from their extended families or communities. While they may have enjoyed their jobs, this did not come without a cost. This was largely due to the centrality of the notion of ‘respectability’, which maintains that the honour of a woman and her entire family is linked to the control of her sexuality. Women who held well-paying jobs outside of their localities were viewed with suspicion as being more likely to have frequent contact with unrelated men, which could tarnish their own reputations and that of their entire family. These constraints may be indicative of a backlash against changing gender norms.

Therefore, women’s economic engagement and new practices of womanhood related to increased mobility and economic participation did not necessarily guarantee empowerment. While it usually strengthened women’s bargaining position within the household, it also came with a variety of costs. The fact that women are entering the labour market in greater numbers at a time when there are few well-paid, secure employment options available to them diminishes the empowering potential of paid employment. Furthermore, the persistence of gendered notions of honour and respectability placed constraints on women’s mobility and restricted their ability to remain in paid employment.

At the same time, women’s narratives point to a wider change in the gender order. While one cannot conclude that women’s engagement in paid employment is leading directly to empowerment, their increased participation in the paid labour force can be viewed as both a cause and an effect of this shift. The fact that more and more women are willing to challenge gender norms by engaging in paid employment either out of choice or economic necessity is one indication of this change. Furthermore, the increasing number of women who are refusing to tolerate domestic violence as compared to their mothers’ generation points to the emergence of a different conception of womanhood—one in which patience is not necessarily the ultimate virtue. While patriarchal

structures continue to constrain women's ability to exercise their agency at all levels, an increasing number of women are pushing the boundaries in the context of their everyday lives and challenging normative conceptions of womanhood.

Notes

1. For the purposes of this chapter, 'neoliberalism' will be used to refer to the decreasing role of the state in regulating the economy along with the opening up of borders in terms of economic trade. While 'neoliberalism' has been critiqued for its lack of precision as a term, I find that it continues to hold some explanatory relevance when it comes to referring to particular economic, social, and political processes.
2. Members of the *khwaja sira* community, who are most often categorized as transgender women, in particular face multiple forms of violence encompassing physical, psychological, economic, and social forms.
3. The Global Gender Gap Index places Pakistan at 141 out of 142 countries in terms of women's economic participation and opportunity (WEF 2014).
4. The vast majority of women engaged in paid employment in Pakistan were involved in the agricultural sector.
5. Interviews were conducted in Urdu and later translated into English.
6. Committees are a common, informal savings mechanism in South Asia. In a committee, several people contribute a fixed amount every month, and one person in the group receives that amount per month. This is especially common amongst women who may not have access to bank accounts.

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