

**FROM HOME MAKER TO BOAT MAKER**  
**A STUDY ABOUT THE PERCEPTION OF**  
**WOMEN EMPOWERMENT IN REHRI GOTH**  
**SITUATED AT THE COASTAL BELT OF SINDH-PAKISTAN**

**SHAKEEL AHMED KHAN\***

**PROF. DR. SYED ABDUL AZIZ\*\***

**ABSTRACT**

Women in lowest income group stratum are the worst sufferers because they are entrusted with the responsibility of taking care of family members and also managing household. For this study, three research questions were constructed. The sample comprised of low-income women workers living in the slums of 'Rehri Goth', near Korangi, Karachi City situated at the coastal belt of Sindh Pakistan. The people living in this area are engaged in menial jobs, fisheries related petty business, working as skilled/unskilled laborers on daily wages, household servants and so on. Generally they survive on very low incomes which are unstable. Their lives are full of uncertainties and hardships. A sample of 154 women was selected. The investigator interviewed the women, with the help of a structured questionnaire. This was done to gain their independent and unbiased responses. Since it was difficult to locate these women and to get consent from them, help of an NGO was taken to find a key-person in the locality that could facilitate the data-collection by identifying the required participants. Approximately 45 minutes were spent in interviewing one individual. The study revealed that a number of women have become aware about legal acts, programs and schemes, and many needs to enhance their personal skills, life skills and training skills to tackle various problems. The findings indicate that women can be empowered socially if they are provided with the opportunity to participate, take decisions and manage things.

\* Research Scholar, Hamdard Institute of Education & Social Sciences, Hamdard University, Karachi

\*\* Dean and Director, Hamdard Institute of Education & Social Sciences, Hamdard University, Karachi

## KEY WORDS

**Empowerment:** Empowerment refers to increasing the spiritual, political, social, educational, gender, or economic strength of individuals and communities.

**Socio-economic:** 'Social economics' may refer broadly to the "use of economics in the study of society. More narrowly, contemporary practice considers behavioral interactions of individuals and groups through social capital and social "markets" (not excluding for example, sorting by marriage) and the formation of social norms.

**Gender role:** A gender role is a set of social and behavioral norms that are generally considered appropriate for either a man or a woman.

**Vulnerability:** Broadly, social vulnerability is one dimension of vulnerability to multiple stressors and shocks, including abuse, social exclusion and natural hazards.

**Environmental deprivation:** 'Deprivation' refers to unmet need due to a lack of resources, so when referring to 'environmental deprivation' means the absence of physical environmental conditions that can contribute to good health and well-being (e.g., clean air and water)

**Rehri Goth:** Rehri Goth, 24°48'54" N, 67°13'51" E, a 300 years old site, is one of the neighbourhoods of Bin Qasim Town in Karachi, Sindh, Pakistan. Rehri is located on the Arabian Sea coast and has large a community of fishermen. There are several ethnic groups in Bin Qasim Town including Urdu speakers, Punjabis, Sindhis, Kashmiris, Seraikis, Pakhtuns, Balochs, Memons, Bohras, Ismailis. Over 99% of the population is Muslim. The population of Bin Qasim Town is estimated to be nearly one million.

## 1. INTRODUCTION

Poverty by its very nature forces one to experience certain socio-economic stressors. People living in poverty face dearth of money and thereby deprivation of certain basic amenities. Not only this, socially also they are considered to be of low status. They experience discrimination and ill treatment from their better off counterparts. Poverty is a family as well as an individual characteristic i.e. people are defined as poor or non-poor depending on the economic status of their family. In other words, poverty is not only an individual level phenomenon; the whole family is affected by it. Family as a unit belongs to the low strata and faces economic hardships. However, women and children are the worst victims of poverty. For women the experience of poverty is more intense and widespread because of the expectations regarding gender roles (Anant, 2006).

Feminist critiques argue that women suffer poverty on a more widespread basis than men do and that their experience of poverty is quite different as a result of expectations about gender-roles. Although traditionally, husbands are expected to provide the financial and material support, women in the lower strata have to work for the sheer survival of their families. Low-income

women workers are forced to engage in a double duty -one at home and the other to earn a living. Due to their gender-stereotype, they are entrusted with the household chores and familial responsibilities. A number of women have to cope with an alcoholic husband also. At work place, owing to their gender, they experience discrimination and ill treatment. In order to survive all these stressors - economic, family related and social, low income women workers have to develop tremendous inner strength, which may constitute a disposition, 'resilience'. From the foregoing account, it is clear that despite being part of the same family and despite being exposed to poverty stricken conditions, wife and husband can have different experiential reality.

In other words, the experienced perceived level of stress of husband-wife duo may be different. The present study aims to conceptualize and understand the perception of women who live in low socio-economic conditions regarding their present socio-economic conditions, their role in family, conceptualizing their personal and community issues; and finally views about to solve these problems.

The people in the lowest income group live in economically, socially and environmentally deprived condition. They find it difficult to fulfill their basic needs and their problems worsen when someone fails ill in the family or when there is either death or festivals. Women in this stratum are the worst sufferers because they are entrusted with the responsibility of taking care of family members and also managing household.

Since their childhood people in the poverty stricken conditions have been exposed to such situations (as mentioned above), which result from lack of money. They have seen their parents' plight and have witnessed their suffering and struggles. Economic hardships coupled with, rather translated into family conflicts remain a characteristic feature of their childhood. Many families in the lower socioeconomic strata have problems of alcoholic husband or father. Research findings suggest that having a secure childhood with unconditional love from parents helps in healthy psychological development (Cochran, 1986).

The children in poor families learn to work and start earning very early in life. Girls start helping their mothers in household chores. In case of maids, their daughters accompany them to workplace and help them in cooking and cleaning dishes and floor. Boys also engage in petty odd jobs to earn something. They learn the survival techniques but the hardships of life keep on challenging them. Problems generally escalate, occasionally they do get solved. They learn to smile and laugh in the middle of all these ups and downs.

These children if saved from illness, grow up, get married and begin their own life relatively more independently. The girls go to a new house, which has similar economic problems. They continue to work, now more rigorously and responsibly. From being a dependent daughter, she now becomes a responsible bread earner, a role which is traditionally given to man but in the lower strata, without a significant contribution from woman, it is difficult to make both ends meet. Managing household almost single-handedly along with another labour-intensive work in order to earn puts a pressure on their time and energy. Thus, despite the assumption that husbands provide the material support, women in the lower strata have to work for the survival of their families. Low-income women workers do a double duty -one at home and the other to earn a living. Due to their gender-stereotype, they are entrusted with the household chores and

familial responsibilities like taking care of sick, elderly and children. Many a times they have to cope with an alcoholic husband also. At work place, they experience discrimination and ill-treatment. When they compare themselves with their better off counterparts or when they are looked down upon by other, their sense of being poor may become more aggravated. In order to survive all these stressors - economic, family related and social, these women have to show tremendous inner strength or 'resilience'.

The main focus of this study is the problems faced by low income women workers. Traditionally, women are considered to be always in a subservient position. Before marriage she depends on her father, after marriage on her husband and in the old age on her son. But with changing times, society being in a transitional state, feminists becoming more vocal and their messages getting across to various sections of society through mass media, the sense of dependency may have undergone a change. This increasing female autonomy may have a bearing on resilience. It can be conjectured that a woman who has a greater sense of autonomy will have a higher level of resilience than the one with lower sense of autonomy. Therefore, another concomitant variable in the present study is female autonomy.

## 2. RESEARCH QUESTIONS

**Research question-1:** What are the conditions of women in Rehri Goth related to demographic and living features?

**Research question-2:** What type of efforts is initiated in resolving community problems and social issues?

**Research question-3:** What is the status of Rehri Goth women related to empowerment in social aspects, legal aspects, government programs awareness and improvement in personal skills?

## 3. METHODOLOGY

### 3.1 The Sample and the Location

The sample comprised of low-income women workers living in the coastal slums of 'Rehri Goth', near Korangi, Karachi City. The people living in this area are engaged in menial jobs, petty business, working as skilled/unskilled laborers on daily wages, household servants and so on. Generally they survive on very low incomes which are unstable. Their lives are full of uncertainties and hardships.

A sample of 154 women was selected. The investigator interviewed the women, with the help of a structured questionnaire. This was done to gain their independent and unbiased responses. Since it was difficult to locate these women and to get consent from them, help of an NGO was taken to find a key-person in the locality who could facilitate the data-collection by identifying the required participants. However, it was made clear to all the respondents that the survey was done for the academic purpose only.

The respondents were living under poor conditions. The physical quality of life in terms of basic facilities like drinking water, electricity, toilet and bathrooms in the house were recorded by the interviewers. Majority of the respondents were working in the unorganized sector i.e. as household servants, unskilled/skilled laborers, and vendors, engaged in petty business and so on.

### 3.2 Instrument

The survey questionnaire developed and used in the study consisted of several items related to respondent's background and scales to measure psychological variables such as socio-economic stress (economic stress, family hassles, relative economic deprivation), future orientation, quality of family life (QOFL) and female autonomy (FA).

To start with fifty items were written down. These items were scrutinized carefully for the appropriateness of language (expression of idea, ambiguity, social desirability, repetitiveness and difficulty level). Out of these 50 items initially written 30 were selected for judges' rating for validity, after checking the language-related parameters and removing the items containing same idea. Seven judges – two faculty members and five research scholars from the University of Karachi were contacted.

While taking back the questionnaire and feedback, a discussion session was held with each of the judges to discuss in detail various aspects of the questionnaire. The feedback and suggestions of all the judges were compiled and necessary changes like addition, deletion and reframing of items were made in the items and questionnaire.

The revised questionnaire was administered on six low-income women workers to ascertain clarity of instructions and items. It was also to foresee the possible difficulties in data collection and hence to take necessary precautions. This pilot testing gave useful insights.

### 3.3 Procedure

Firstly, the investigator introduced him as research scholars and gave a brief introduction about the purpose of the study. The investigator assured that their responses would remain confidential and by participating in the survey they would not be harmed in any manner. It was also explained to them that they would not receive any tangible benefits from the study. The interview was started only after establishing adequate rapport with them. Since the respondents belonged to the lowest socio-economic strata, and majority of them were illiterate, the survey was conducted by interviewing each respondent personally in Sindhi and Urdu.

Because of the constraint of interviewing women, many a times appointments were to be made (which were not kept by them occasionally). Early mornings and late evenings were the ideal time to find such subjects at home. However, when the participant was engaged in the income generating home-based activity, afternoon time was also suitable. To overcome social desirability and to encourage more openness in the interviews others were requested not to be around while it was being conducted. Beginning with the demographic information, information on the psychological variables was elicited on a two or maximum three point scale. The scale-points were explained to them through examples. During the interview at random, their understanding of the scale point was checked and confirmed. Apart from this, each respondent was asked to narrate one stressful experience and his/her response to it. Approximately 45 minutes were spent in interviewing one individual. The interviewers on the basis of their observation completed the last section of the questionnaire pertaining to the physical quality of life.

#### 4. FINDINGS

##### Research question-1: What are the conditions of women in Rehri Goth related to demographic and living features?

**Generated tables:** Age, Marital status, Family size, Education, Residence place, School dropouts, Below five years children's death within immediate family, Drug addict/alcoholics in the respondent family, Women headed in respondent family, Occupation of the respondents, Respondents' monthly family income, Respondents' financial assets, House (own/rented), Land (ownership certified or not), Electricity in respondents' house, Sanitary facility in respondents' house, and Drinking water facility in respondents' house. The status of demographic and living conditions of the poor families in the Rehri Goth, Karachi will present in the following tables.

**Table – 1: Age of the Participants**

Distribution of the respondents by their age Age (In Years)	Frequency (N = 154)	Percent
Below 30	83	53.9
31-40	43	27.9
41-50	13	8.5
51- 60	10	6.5
61 and above	5	3.2

Table-1 clarifies that 54 percent of the participants are in the age group of 25–30 years, followed by (28 percent) respondents had under the age of 31–40 years. The remaining participants were chronologically under the age group of 51–60 (7 percent) and 61 and above (3 percent). The mean age of the respondents is 34.5 with a range of minimum age is 25 years and the maximum age is 70 years.

**Marital Status:** The marriage system in Pakistan differs from socioeconomic status means from rich to poor. Generally, one Muslim always gets married with a Muslim girl not in any other religion and an upper class groom always gets married with an upper class and a lower class person gets married within the same community. The results show that a vast majority (95.5

percent) of the respondents is married, 2.6 percent are un-married, 1.3 percent is widows and only 0.6 percent of the respondents are divorced.

**Table – 2: Marital Status of the Participants**

Marital Status	Frequency (N = 154)	Percent (100%)
Un-married	4	26
Married	147	95.5
Widow/Divorced	3	2

**Educational Status:** Table-3 presents data about the educational status of the respondents. Approximate 18 percent of respondents are illiterates. On the other hand, majority of them had an ability to read, write and to do simple mathematical calculations

**Table – 3: Academic Qualification of the Participants**

Educational Status	Frequency (N = 154)	Percent (100%)
Illiterate	27	17.5
Literate	127	82.5

**Occupation:** Table-4 shows that the occupation of respondents. Majority of them (88 percent) is engaged in fisheries, five percent of the respondent women were engaged in daily labour, three percent of them have self-employment, less than three percent are housewives, and the remaining 1.3% are salaried persons.

**Table – 4: Occupation of the Participants**

Occupation	Frequency (N = 154)	Percent (100%)
Fisheries worker	135	87.7
Daily labour	8	5.2
Salaried	2	1.3
Self-employed/Petty business	5	3.2
Housewives	4	2.6

**Family Size:** Table-5 indicates that majority of the respondents' family size (44 percent) comprised of four persons and only 7 percent have family size is 2 members. The mean family size is 4.00 and all are nuclear families.

**Table – 5: Distribution of Respondents by Their Family Size**

Family Size	Frequency (N = 154)	Percent (100%)
Two	11	7.1
Three	39	25.3
Four	68	44.2
Five	26	16.9
Six	8	5.2
Seven	2	1.3

**Residence place:** Table-6 explains that majority of the respondents (96%) are living in slum areas. The remaining four percent are living in well-connected by road areas.

**Table – 6: Distribution of Respondents by Their Residence Place**

Residence place	Frequency (N = 154)	Percent (100%)
Slum areas	148	96.1
Areas well-connected by roads	6	3.9

**School going children:** Ninety two percent of the respondents reported that they do not have school dropouts. Remaining eight percent of the participants' children are not going to school.

**Table – 7: Distribution of Respondents by Their Children Education Status (School Dropouts)**

School dropouts	Frequency (N = 154)	Percent (100%)
Children not going to school	13	8.4
School going children	141	91.6

**Infant Mortality:** Table – 8 shows that approximate thirty eight percent of the participants does not have any child death in early years. However, a huge group of the respondents (62%) were reported infant mortality.

**Table – 8: Distribution of Respondents by Infant Mortality**

Infant Mortality	Frequency (N = 154)	Percent (100%)
Yes	96	62.3
No	58	37.7

**Drug Addicts:** The result shows that 74% of the families have drug addicts in their family. Remaining twenty six percent of the participants do not have either drug addicts or alcoholics in the family.

**Table – 9: Distribution of Respondents by Drug Addicts in the Family**

Drug Addicts in the Family	Frequency (N = 154)	Percent (100%)
Yes	114	74
No	40	26

**Women Headed Families:** Table - 10 shows that a majority (68%) of the interviewees' is not headed their families. However, remaining 32 percent of the respondents are headed their families.

**Table – 10: Distribution of Respondents by Women Headed Family**

Women Headed Families	Frequency (N = 154)	Percent (100%)
Yes	49	32
No	105	68

**Monthly Income:** Table - 11 indicates that a higher number (66%) of the respondents' family income ranges from Rs 5,001 to 8,000 per month. Approximate sixteen percent reported family income ranges below Rs 5,000. The mean monthly family income is Rs 5,798 per month.

**Table – 11: Distribution of Respondents by Monthly Income**

Monthly Income (In Rs.)	Frequency (N = 154)	Percent (100%)
Below 5,000	26	16
5,001 – 8,000	102	66
8001 – 12,000	10	7
12,000 – 15,000	7	5
More than 15,000	9	6

**Financial Assets:** The status of financial assets of respondent families is reported in Table - 12. Majority (86 %) the respondents do not have any financial assets. The remaining fourteen percent have informal deposits.

**Table – 12: Distribution of Respondents by Financial Assets**

Financial Assets	Frequency (N = 154)	Percent (100%)
Yes	132	86

No	22	14
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**Land ownership:** It is evident in Table-13 that 56 percent of the respondents have their own houses. Remaining 44% of the respondents are living in rented houses.

**Table – 13: Distribution of Respondents by Their Land**

Land Ownership	Frequency (N = 154)	Percent (100%)
Yes	87	56
No	67	44

**Access of Utilities:** Table-14 indicates that 88% of the participants are enjoying electricity facility in their house. Majority (74 percent) of them have also sanitary facility. The remaining 26% do not have sanitary facility. Drinking water facility is available to 62% of the respondents.

**Table – 14: Distribution of respondents by Access of electricity, sanitation and water facilities**

Availability	Frequency (N = 154)	Percent (100%)
Electricity in the House	136	88
Sanitation unit in the House	114	74
Drinking water facility in the House	96	62

**Research Question-2: What type of efforts is initiated in resolving community problems and social issues?**

**Generated tables:** Community problems in respondents' area, social action for community problems, and why not taking social action to solve the community problem. The below tables will explain about the respondents living in Rehri Goth how they perceived to solve the community problems.

**Table – 18: Distribution of respondents by existing community Problems**

Community Problems	Status	Frequency (N = 154)	Percent (100%)
Scarcity of safe drinking water	Yes	140	90
	No	14	10
Insufficient basic infrastructure facilities	Yes	137	89
	No	17	11
Unequal wages	Yes	148	96
	No	6	4

Eve teasing	Yes	80	52
	No	74	48
Child abuse/ child labour	Yes	148	96
	No	6	4
Alcoholism	Yes	147	96
	No	7	4
Domestic violence	Yes	144	93
	No	10	7

It can be seen from Table – 15 that a higher percent (88 percent) of the respondents told that there are many community problems like Unequal wages (96 percent), Alcoholism (96 percent), insufficient basic infrastructure facilities (89 percent), Eve teasing (52 percent), scarcity of safe drinking water (90 percent), Domestic violence (93 percent) and Child abuse/child labour (96 percent).

**Table – 16**  
**Distribution of respondents by solutions for community problems**

Response	Frequency (N = 154)	Percent (100%)
Tried	50	32
Not Tried	104	68

It can be seen from Table-16 that a high percent (68 percent) of the respondents expressed that they do not try to solve their community problems. The remaining 32 percent of the respondents are taking social actions to solve community level problems.

**Table – 17: Distribution of respondents by their participation in solving community problems**

Response	Frequency (N = 154)	Percent (100%)
Lack of cooperation from others	70	68
Discouragement from others	21	20
Lack of time	13	12

It can be seen from Table – 17 that a higher percent (68 percent) of the respondents expressed that many respondents are not trying to solve community problems because there is lack of cooperation from other community members. Around 20 percent of the participants have not tried to solve community problems due to discouragement from the other community members. And the remaining 12 percent of respondents do not have the time to fight on their community problems.

**Research Question-3:** What is the status of Rehri Goth women related to empowerment in social aspects, legal aspects, government programs awareness and improvement in personal skills)?

**Generated tables:** Respondent’s awareness on legal aspects and source of information and Awareness on government programs and Change in respondent personal skills /abilities after joining in this research. The following tables will explained about the level of women skills and knowledge related to social aspects.

**Table – 18: Distribution of respondents by awareness on legal aspects**

Awareness on	Status	Frequency (N = 154)	Percent (100%)
Widow can remarry	Yes	111	72
	No	43	28
Dowry giving and accepting are prohibited	Yes	81	53
	No	73	47
Traffic of women legally punishable	Yes	147	95
	No	7	5
Women are entitled to get equal wage with men	Yes	83	54
	No	71	46
Women also have right to divorce like men	Yes	74	48
	No	80	52
Education is right for child	Yes	122	79
	No	32	21

It can be seen from Table – 18 that an average (51 percent) of the respondents was aware about legal aspects. Majority of the respondents were aware about legal aspects through different sources like attending NGO meetings, TV and other media sources, and the remaining of the respondents were not aware about the legal aspects from any source.

**Table – 19: Distribution of respondents by awareness on government schemes**

Awareness on government schemes	Status	Frequency (N = 154)	Percent (100%)
Benazir Support Program	Yes	96	62
	No	58	38
Pakistan Baitul Mal Schemes	Yes	64	42
	No	90	58
Government subsidies through Utility Stores	Yes	113	73
	No	41	27
Small Business Schemes	Yes	18	12
	No	136	88

It can be seen from Table – 19 that an average 73 percent of the respondents were aware about different government programs. The results indicated that 88% respondents did not aware about

Small Business Schemes, followed by 58% who had not aware about Pakistan Baitul Mal Schemes and 38% did not take any benefit from Benazir Support Program.

**Table – 20: Distribution of respondents by participation in political parties**

Participation	Frequency (N = 154)	Percent (100%)
Yes	28	18
No	126	82

Table- 20 shows that 18 percent of respondents participated in political party's campaigns and meetings, and the remaining 82 percent of the respondents are not interested to participate in campaigns of the political parties.

**Table – 21  
Distribution of respondents by participation in NGOs**

Participation	Frequency (N = 154)	Percent (100%)
Participated	44	29
Not Participated	110	79

Table- 29 shows that 29 percent of respondents participated/joined NGOs, and the remaining 79 percent of the respondents are not interested to joined these activities.

#### 4. DISCUSSION

The present study is focused on the perception of low income women living in the poor area of Rehri Goth regarding their current survivals and understanding about empowerment schemes. The sample consisted of 154 women selected through purposive sampling method.

The results show that majority participants were between the age group 25 to 30 year, 96 percent of them were married, the average family size is four and all families are nuclear families. A majority 83 percent are literates. A significant number of houses are electrified and accessing the drinking water from water connection at their home.

The study observed that there are school dropouts and the research found a sizeable percentage of infant mortality cases in the study area. Also found that unfortunately majority of the houses had a drug addict in their family. Very few percent of families are headed by women. Majority of the respondents were engaged in daily labour works. The respondents' family income ranges from Rs 5,001 to 8,000 per month and many of them did not have any financial assets. A majority of respondents were living in rented houses. Another alarming statistic indicated that majority of the respondents do not have proper sanitation facilities.

The results show that study's respondents told that the views of women on health care are acceptable by their family members. Respondents reported that men only helped in going to market and bring provisions but did not helping in cleaning the house.

Large number of respondents told that there were community problems. Their respond on some other issues were as follows: scarcity of insufficient basic infrastructure facilities, unequal wages, eve-teasing and alcoholism. The results indicates that the family members are accepting women's views regarding children education, still women do not have equal decision in other aspects.

Majority of the respondents were aware about the government programs for poor families. But, unfortunately a major percent of respondents did not have savings account in either banks or post offices, and they also had no monthly savings in their own name. Almost 70% of them depended on moneylenders for their financial requirements. Majority of them were unable to get on time loan from the bank because of which they were dependent on the old financial sources only.

Very few respondents participated in the political party's campaigns and meetings, and remaining were not interested in participating in the political parties. The results indicate that women are giving importance to talking to government officials to access the various schemes and justice, and they are giving less importance to public speaking. It shows that they want to overcome poverty by using government programs.

The study revealed that a majority of the women sent their children to school. A decline in the percentage of infant mortality was noticed, and a majority of houses had alcoholics in the family. The findings indicate that men were addicted to alcohol, but they did not give much importance to their health and children's education. A few woman-headed families were also found in these slums and these women were either widows or divorced.

Women in the lower strata experience poverty not only in terms of money and lack of basic amenities but also in terms of quality and amount of time, which they have at their disposal. The 'time poverty' is actually in terms of the drudgery, which is inescapable for them. Women are also conditioned to provide for others even at their own cost. This holds true for the things like food and cloth to the comforts in life. In the conditions of poverty, the family in general faces the lack of basic necessities. However, for women the situation is even worse as they try to allocate the available things to others first and then have whatever is left. Thus, in general the amount of stress that women experience is higher than that of men.

A study by Guba & Lincoln (1989) of women in families revealed that many experienced poverty, and over a half of those who then separated from their partners felt they were financially better off on their own, even when their only income was state benefit. Separation from husband or breaking up of family may not be the solution, yet Guba & Lincoln's study (1989) reflect the extent to which management of resources become stressful for women in families. Women are also found to deny themselves even basic needs in order to cope with inadequate or reduced household budgets (Kempson et al. 1994). Land and Rose (1985) have put it as "self-denial is

still seen as women's special share of poverty." Self-denial also includes the time women spends on unpaid work at home to supplement inadequate household budgets.

According to Kumar (2012) this results in a significant experience of 'time poverty' for women who spend a large proportion of their lives trapped in monotonous and unrewarding domestic labour. Therefore, wives' experience of poverty is not only greater and disproportionately more widespread than husbands'; it is in many ways quite a different experience.

Men in the patriarchal society have an edge over women. They are the protectors, the strong ones, and the head of the family. Thus, their 'resilient' image goes well with the traditionally ascribed role. In patriarchal society, women's dependence on men is unquestioned. However, resilience of women can't be seen in isolation in terms of their scores on the test. The whole context needs to be understood in which women live and the experiential reality in their psycho-social and psycho-biological domain. Women are exposed to more stressors and hardships than men.

The study revealed that a number of women have become aware about legal acts, programs and schemes, and many needs to enhance their personal skills, life skills and training skills to tackle various problems. The findings indicate that women can be empowered socially if they are provided with the opportunity to participate, take decisions and manage things.

The findings of the study reveal the need to make policy interventions at various levels, for the people living in the lowest strata of the society to build, protect and utilize their resilience for the betterment of their lot. In the present study women are found to be less resilient, experiencing more psychological and physical symptoms and S-E Stressors. For them the intervention should be rigorous and at various levels. Female autonomy is found to be a significant predictor explaining a substantial amount of resilience of women. This gives a ray of hope. It seems that to build female autonomy. The intervention needs to begin very early before the dependent, helpless, powerless image gets ingrained in them through socialization.

There is a need to change the socially prevalent sex-stereotype so that they are able to lead a fuller life and can feel the strength within them. They should be able to realize that they are individuals in their own right and along with executing innumerable roles, they are entrusted with, they should also feel responsible for their own happiness. The disproportionate allocation of work between the two genders is also one of the causes of gender difference regarding stress. In the lower income strata, where the paid help for domestic chores is absolutely out of question, men need to take up some of the day to day responsibilities, giving due recognition to women's share in running the household. This seems to be a very utopian and idealistic picture which may take years (or may be decades) to get materialized. However, the governmental agencies and NGOs can definitely disseminate this information and bring about a slow and steady change in the image and self-image of women.

Community health services can be instrumental in helping the low-income group to have more optimistic orientation and less psychological symptoms as these two are found to be significant predictors across gender. Various self-help techniques, skill development and empowerment with clear-cut results may go a long way to enhance resourcefulness and positive orientation of low

income groups. They should be provided with the opportunities to utilize the skills they learn in a sustained manner.

To enhance resilience, one needs to check the amount of stress poor people are faced with. However, this apparently is a cyclical logic. High stress lowers the level of resilience and resilience is the quality that helps in coping with stress. A real life example can be more helpful in understanding this paradoxical situation.

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