

# **Masculinity of Money: Gendered Stereotype**



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2021**

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Thesis submitted to the Department of Anthropology, Quaid-i-Azam University Islamabad, in partial fulfillment of the Degree of Master of Philosophy in Anthropology.

**Department of Anthropology  
Quaid-i-Azam University  
Islamabad, Pakistan  
2021**

## **Formal Declaration**

I hereby declare that this thesis titled 'Masculinity of Money- Gendered Stereotype' is the result of my individual research. Any ideas taken directly or indirectly from third party sources are appropriately indicated as such.

I also declare that this work has not been published or submitted to any other university/degree in a similar form.

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**31<sup>st</sup> August 2021**

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**Final Approval of Thesis**

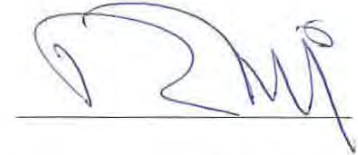
This is to certify that we have read the thesis submitted by Ms. Amna Shahid. It is our judgment that this thesis is of sufficient standard to warrant its acceptance by the Quaid-i-Azam University, Islamabad for the award of the Degree of M.Phil in Anthropology.

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## **Dedication**

This thesis is dedicated to my mother who was very supportive during my studies who motivated me to get education and gave me confidence to pursue field of my own interest. This wouldn't be possible without my brothers help, he had helped me at every step during my studies without his support it wouldn't be possible.

## **Abstract**

The traditional gender role ideology has always been putting women into the domestic sphere and men into public sphere. Due to the traditional gender role ideology certain traits are attached to women and men and their role are also defined. The men are the main breadwinner of their family this concept had been flourishing from the prehistoric times and wife is the caretaker and homemaker. The role of men as provider has confined the money as Masculine thing. Today women are participating not just in domestic sphere but in the public sphere as well. This study explores the role of ideology of Masculinity of Money in shaping women lives. Women involvement in provider role is not appreciated due to the traditional thinking of men's role is to earn and it comes with certain authorities. This study also explores how the ideology of Masculinity of Money reflects in dual breadwinner families or dual earner families. An anthropological qualitative method was used for data collection. In qualitative methods such as purposive sampling, snowball sampling, in-depth interviewing, have been used to understand the Masculinity of money and its impact on working women. The objective of the research was to know the perception about married working women and their earning. How men and women earning is perceived differently due to the patriarchal society values. The findings suggest that today most of the women are participating in labor market to support their family financially, but they have to face challenges along with it not just the work-family imbalance but the challenges of maintain the peace in marriage by not mentioning their role as provider. The findings also highlighted how different perceptions exist about working women and their earning from the experiences of working women. Women are now using their money for the financial stability it also gives them a little independence in a sense that they are using money in their homes and fulfilling the needs of their children. The health of women is also get effected due to the burden of dual role and mental stress of the maintaining peace and financial stability at the sometime. The ideology of Masculinity of Money is still inculcated in the minds of people that limits women access to many job opportunities and confined them to jobs that are attached to women which requires care. It is creating challenges for working women as they are not only taking care of house but work also but their work is seen as pleasure and their earning is of no value.

# Table of Contents

List of Table.....	iv
List of Figures.....	iv
List of Abbreviations .....	v
<b>1. INTRODUCTION.....</b>	<b>1</b>
<b>1.2 Statement of Problem.....</b>	<b>3</b>
<b>1.3 Research Question.....</b>	<b>3</b>
<b>1.4 Objectives .....</b>	<b>4</b>
<b>1.5 Significance .....</b>	<b>4</b>
<b>1.6 Definition of the key terms .....</b>	<b>5</b>
<b>2. LITERATURE REVIEW .....</b>	<b>7</b>
<b>2.1 Masculinity of money .....</b>	<b>7</b>
2.1.1 Defining Masculinity of Money .....	7
2.1.2 Men and Masculinity .....	9
<b>2.2 The Shift in Ideology of Male Breadwinner .....</b>	<b>10</b>
2.2.1 Gender and Stereotypes .....	13
2.2.2 Religious Norms and Patriarchy .....	15
2.3.1 Women as Co-Providers in Pakistani Context .....	19
<b>3. RESEARCH DESIGN AND LOCALE .....</b>	<b>22</b>
<b>3.1 Research Methodology.....</b>	<b>22</b>
<b>3.2 Research Techniques/Methods.....</b>	<b>23</b>
3.2.1 Rapport Building .....	23
3.2.2 Observation.....	23
3.2.3 Participant Observation .....	24
3.2.4 In-depth and conversational (unstructured) interviews .....	24
3.2.5 Interview Guide .....	25
3.2.6 Key-Informants.....	25
3.2.7 Case Study .....	26
<b>3.3 Sampling.....</b>	<b>26</b>
3.3.2. Convenience Sampling .....	27
3.3.3 Snowball Sampling.....	27
3.3.4 Target Population .....	27
<b>3.4 Equipment used in the fields .....</b>	<b>30</b>
3.4.1 Audio Recording.....	30
3.4.2 Online Interviews .....	30



3.4.3 Field Notes.....	30
<b>3.5 Sources of Data.....</b>	<b>31</b>
<b>3.6 Data Analysis.....</b>	<b>31</b>
<b>3.7 Ethics of the Research.....</b>	<b>32</b>
<b>3.8 Limitations of the Study.....</b>	<b>33</b>
<b>4. AREA PROFILE.....</b>	<b>35</b>
<b>4.1 Introduction.....</b>	<b>35</b>
<b>4.2 The locale.....</b>	<b>36</b>
<b>5. THE RELATION BETWEEN MASCULINITY of MONEY AND GENDERED STEREOTYPES.....</b>	<b>43</b>
<b>5.1 Factors behind Joining the Labor Market.....</b>	<b>43</b>
5.1.1 Financial Instability/ poverty.....	43
5.1.2 Fulfilling the Needs of Children.....	46
5.1.3 Case study.....	46
5.1.4 Dependency.....	48
5.1.5 Self- Interest/ Education attainment.....	50
5.1.6 Case study.....	51
<b>5.2 Female Earners and Masculinity of Money.....</b>	<b>52</b>
5.2.1 Perceptions of female earning.....	52
5.2.2 Case Study.....	53
5.2.3 Perceptions on female job.....	54
5.2.4 Case Study.....	56
<b>5.3 Working women and their experiences of Masculinity of Money.....</b>	<b>58</b>
5.3.1 Men, Money, and Masculinity.....	58
5.3.2 Case Study.....	59
5.3.3 Case Study.....	60
<b>5.4 Perception of woman on their role as Co- providers.....</b>	<b>61</b>
5.4.1 Misinterpretation of Islamic Values.....	61
5.4.2 Impact of female earning on their autonomy.....	64
5.4.3 The accountability.....	66
<b>5.5 Conclusion.....</b>	<b>68</b>
<b>6 CHALLENGES FACED BY WORKING WOMEN DUE TO IDEOLOGY OF MASCULINITY OF MONEY.....</b>	<b>70</b>
<b>6.1 Work-Family Imbalance (WFI).....</b>	<b>70</b>
6.1.1 Load of Responsibilities.....	71
6.1.2 Lack of Support.....	72
<b>6.2 Maintaining husband's dignity.....</b>	<b>75</b>

6.2.1 Effect on Marital relation .....	76
6.2.2 Case Study .....	76
<b>6.3 Financial Pressure .....</b>	<b>77</b>
6.3.1 Case Study .....	78
6.3.2 Case Study .....	78
<b>6.4 Effect on health of working women due to Work-Family Imbalance ....</b>	<b>80</b>
<b>6.5 Conclusion.....</b>	<b>85</b>
<b>7. SUMMARY &amp; CONCLUSION .....</b>	<b>86</b>
<b>7.1 Recommendations and the way forward.....</b>	<b>89</b>
<b>APPENDIX.....</b>	<b>94</b>
<b>Glossary .....</b>	<b>96</b>

## **List of Table**

<b>Table 1 Information of Participants.....</b>	<b>29</b>
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## **List of Figures**

<b>Figure 1 The percentage of Female labor force participation .....</b>	<b>20</b>
<b>Figure 2 Google Map of Rawalpindi .....</b>	<b>36</b>
<b>Figure 3 F.G Public School for Girls.....</b>	<b>37</b>
<b>Figure 4 SLS Montessori School.....</b>	<b>38</b>
<b>Figure 5: Quality School.....</b>	<b>Error! Bookmark not defined.</b>
<b>Figure 6 Rawalpindi Model School .....</b>	<b>41</b>
<b>Figure 7 Allied School.....</b>	<b>42</b>
<b>Figure 8 F.G Sir Syed Public Secondary School .....</b>	<b>43</b>

## List of Abbreviations

<b>FLFP</b>	Female Labor Force Participation
<b>LFP</b>	Labor Force Participation
<b>LFS</b>	Labor Force Survey
<b>MBM</b>	Male Breadwinner Model
<b>OECD</b>	Organization for Economic Co-operation and Development
<b>WFI</b>	Work-Family Imbalance
<b>WFC</b>	Work- Family Conflict

# 1. INTRODUCTION

## 1.1 Setting the Research Context

The traditional ideology of male as breadwinner and his wife is responsible for running household is widely spread all over the world and its side effects are recognizable. This ideology is being shaped due to change in circumstances of the people to need of two people to earn and provide for their family which leading to the breadwinner couples. This ideology is supported by many different ideas first that the organization of home is based on women role as caretaker and men role as the one who is the earner that's how balance is maintained, the government is not to be interfere in the personal matter of families and the distinction between private and public sphere for men and women. The ideal family in past was the one wife was housemaker who is dependent on husband and the husband was breadwinner, but this later transformed with time and situation. Both genders had to face the challenges of the change in the gender roles and the demanding actions. The decline of male breadwinner family is associated with existence of nonstandard jobs, but the ideology male worth is still strong though women are getting jobs same as men, but the wage gap is strongly visible. This traditional ideology is strongly inculcated in the minds of people of Pakistan. The status and the position of women in Pakistan is shaped by the attitudes of people toward gender roles. There is considerable diversity in the how women are taken and treated across classes, regions, and the rural/urban divide due to uneven socioeconomic development and the impact of tribal, feudal, and capitalist social formations on women's position and lives. In the Pakistani society patriarchal roles are embedded in the minds of people which see women only as mother and daughter who serves their family and men as breadwinners of the family. This ideology is so widespread in Pakistan that money is only seen as the masculine thing not only in Pakistan but worldwide. The present conditions have increased the number of female earners in Pakistan and their involvement in productive sphere along with reproductive. An economic development and more opportunities that are accessible to women might reduce gender inequalities only if it is accompanied by some socio-cultural changes. Otherwise, economic growth will only be an increase in opportunities only for men, and to a wider gender gap and wage gap as well (Morrison & Jutting, 2004, 2005).

The thinking that men are responsible for economic provision is still impacting men and women identities and actions. The worth of male income has great significance in Pakistani society in comparison to which female income has no value and considered of no worth. All these stereotypes which exist in the society regarding female income are the reason there's is wage gap and employment asymmetries. According to Female Labor Force Participation in Pakistan FLFP doubled between 1992 and 2014 many women are participating in labor market. The gender gap is also diminishing. Yet, FLFP remains low in the rural areas where there are less opportunities and not that awareness of their rights, while there is increase in number of unpaid works. According to 2015 Labor Force Survey (LFS). The men's labor force participation remains intact between 1992 and 2014 with higher percentage by 82%.

Women's LFP rate doubled from 1992 which was 13.3 percent in to 25 percent in 2014 but this was fueled mostly by unpaid work done by women in rural areas. The percentage of female involvement and entrance in productive area may increase but they are not appreciated in their society for carrying dual roles.

These certain cultural stereotypes attach to gender roles are not easily erasable as they have becoming part of cultural norms. Today women are actively taking participation in labor market and becoming the dual earners and the breadwinners of their households. In a study of female breadwinners in Australia, female-breadwinner couples do not represent a homogeneous result,

Drago mentioned different typologies of female-breadwinner couples which distinguishes whether becoming a female breadwinner is the result of economic necessity, which is due to the husband unemployment or it's because of underemployment, or whether it is their own choice as a woman to work on their career building. Boserup (1970) had under- lined the fact that the decline of women status due to cultural norms is making society move towards backward it is one of the reasons of the slow development in many parts of the world.

This research is aimed to explore the relationship between ideology of masculinity of money and its impact on the position of women in society and how their productive role is not appreciated. The purpose is to know how still the patriarchal values are shaping the position and status of women in this century. It will also highlight the challenges working women has to face because of cultural stereotypes about working

women and income. The methodology for this research will be purely qualitative based on the observation and in-depth interviews of the female who are also the breadwinners of their family and facing the issue of cultural stereotypes about female earning and their presence in in the labor market.

## **1.2 Statement of Problem**

Much research has been conducted on gender stereotyping and women career development and there is lot of literature on this issue. But some domains are remain less explored which needs research. The traditional gender ideologies have taken over the world for many years and it's still very strong in some parts of the world and Pakistan is one of them. Pakistani women have started to take part in economic roles, but the patriarchal values are not letting them to flourish and show their full potential.

The research on dual breadwinner is done by many researchers but in Pakistan dual breadwinner concept is not that appreciated, even though the number is increasing but the position of breadwinner is not acceptable by men to be shared. This study provides the perspectives of female breadwinners or dual earners who are supporting their family as same as men. This study will also highlight how the inflation has played role in the increase of dual breadwinner families.

The problem which is inculcated in the people of Pakistani society is Masculinity of Money, this study will provide the understanding that how this ideology is not letting men to accept women in economic role.

## **1.3 Research Question**

Taking into account the aim of this research, the Researcher has formulated two research questions.

- 1 How is the Ideology of Masculinity of Money defining the women position in in Public and Private Sphere?
- 2 How the ideology of masculinity of money reflects in dual breadwinner families or dual earner families?

## **1.4 Objectives**

The main objectives of this research are:

- 1 To explore what perceptions are attached to female earners due to ideology of Masculinity of Money.
- 2 To identify the challenges working women face due to the Ideology of Masculinity of Money.

## **1.5 Significance**

Gendered difference is being observed from many centuries, which are still visible through different kind of discriminations such as health-care inequity, unequal opportunity to get education, male dominant society, and economic instability etc. These gendered discriminations have created permanent connotations that men are the bread winners and women are the care takers and remain in house. As we know the ideology of the Masculinity of Money is strongly implemented even today and this needs to be changed. Today women are so empowered in many parts of the world, and they are standing on their own feet this is still needs to be done in Pakistan. To reach and bring development in this country we also need female labor force participation.

This study is significant because its aim is first to add in the literature and to fulfill the gap in literature which is about dual breadwinner family and ideology of Masculinity of money in Pakistan. This will highlight how the ideology of masculinity of money is not letting women to show their full potential as it is deeply embedded in the cultural values and norms that later generated certain stereotypes about Gender and role.

Further this study will not only going to be highlighting the challenges working women has to face but regards to the masculinity of money what specifically women must go through. This study will not only be going to provide the opinion of the locals but will also highlight how the certain ideology has been shaping the entire world not only at micro but macro level as well. And how national or multinational companies are still somehow following up to this thinking.



## **1.6 Definition of the key terms**

The key concepts used in this study are defined as follows:

### **1.6.1 Masculinity**

Those societies where gender roles are intact stands for Masculinity, men are supposed to be strong and dominant in family. They are the ones who provide food to their family and focused on provision and material needs; women in opposite should take care of household and children. They are required to be modest and concerned about their family and life.

“Masculinity stands for a society in which social gender roles are clearly distinct: Men are supposed to be assertive, tough, and focused on material success; women are supposed to be more modest, tender, and concerned with the quality of life.” (Hofstede 2001).

### **1.6.2 Breadwinner**

A Colloquial term used for those who are primary or sole earners of the household. Breadwinners support their family financially and take care of household expenses. At first their used to be single breadwinner in family. But now dual breadwinner families are increasing day by day (Kagan).

### **1.6.3 Dual- Breadwinner/ Dual earners**

The term dual-earner couple are those in which both partners are earning and contributing to the financial stability of their family. One-and-a-half-earner couple is also used in this the partner is doing job to support the main economic stability provider of the family. This term is used in the study because the target population of this research is breadwinners or dual breadwinners.

### **1.6.4 Gendered stereotypes**

“Gender stereotypes are generalizations about what men and women are like, and there typically is a great deal of consensus about them. According to social role theory,

gender stereotypes derive from the discrepant distribution of men and women into social roles both in the home and at work” (Eagly, 1987).

It was necessary to explain this concept because the gendered stereotypes are shaping women position in the society. These had been influencing women education, independency, and freedom.

### **1.6.5 Patriarchy**

Patriarchy is the “systematic social structures that charge male physical, social and economic power over women. It is basically used to explain the planned subordination of women” (Reeves & Baden, 2000). It is an ideological and social construct which considers men as being superior to women. It is also defined as a structural system of power relations in which women are dominated, expressed, and exploited by men.

Walby (1990) this concept is one of the main reasons today women who are supporting their families and working as dual earners/ breadwinners are not being appreciated. This concept is controlling and shaping women live in Pakistan. This term is used in the research because of its relevance to the research topic and how it’s shaping the lives of working women.

## **2. LITERATURE REVIEW**

In previous studies the emphasis was only on the female action and behavior towards employment asymmetries and wage gap. This chapter is helpful in highlighting the ideology of masculinity of money, which is embedded in our society, how it's shaping the women position in work area and defining their work wealth. This study also examines the ideologies which exist in certain cultures about men and women earning, because of those stereotypes working women in today are facing discrimination not only at workplaces but also at their homes through the data of various studies. Further this will also provide literature by different authors on the employment asymmetries and wage gap which are the result of masculinity of money.

### **2.1 Masculinity of money**

#### **2.1.1 Defining Masculinity of Money**

In our society money is considered masculine, men are the breadwinner of their family who provide food to the other family members of their house which defines their "worth". The more they earn the more they have power in their household. This kind of thinking is deeply embedded in the people of culture that men who earn and provide their family have dominance in their house and fulfilling his masculine role, as long he is performing his role the women is going to respect him and be in his control.

"In our culture money equals success. Is it also connected to a man's sense of his masculinity? Yes, to the extent that men are often judged and measured by their money, what they are "worth." Unfortunately, a man's worth as a human being is too nebulous for accurate evaluation, but, more pointedly, our cultural climate tends to put more value on a man's income, what he can earn, how much he can command on the "open market" than on his human and social values." (Robert. Gould, 1991, p.61).

"The emphasis on men's financial dominance promotes the idea that a man's worth is directly associated with his economic status".

Man's honor is in being masculine, if the man is brave, courageous, and independent and stay firm on his words and action is the man of strong masculinity (Aslam, 2014).

Lewis characterizes in his work that the male breadwinner model (MBM) prescribes “breadwinning for men and homemaking/caretaking for women” (1992: 161).

From prehistoric times we are seeing one thing which is intact till now is that the real men or the ideal men is the breadwinner and the material successor. From past it was men who used to bring food to family, this had become permanent characteristic of men and their masculinity is associated with their financial stability (Mehta and Dementieva, 2017[11]; Zuo and Tang, 2000[12]).

“The neoclassical model depicts how a family’s well-being or efficacy is maximized by selecting the combination of material things from which the family achieves the greatest satisfaction. Furthermore, the simple neoclassical model supports the traditional idea of division of labor which encourage men to be specialists in labor market and women to be specialized in homework (becker, 1965).

The sexual division of labor and gendered production and reproduction leads to the sex-typing and gendering of work; “making things and making things happen, is masculine; caring for people, especially reproducing the next generation, is feminine” (Brush, 1999: 161).

Eagly’s (1987) proposed Social role theory “social role theory argues that widely shared gender stereotypes develop from the gender division of labor that characterizes a society. Men’s greater participation in paid positions of higher power and status and the disproportionate assignment of nurturing roles to women have created stereotypes that associate agency with men and communion with women”. The idea of defining men and women to perform specific role is the reason gender inequality exists. To assigning certain traits to men and women is not only limiting their potential to do various things. Society has defined the roles for men and women through which sex differences and similarities arises.

Masculinity is not of just one type; it is constructed by people of different culture differently. For some its normative behavior, it may be practice or performance, but it is being transferred from one generation to next and it is also changing with time and space Connell 2005).

### **2.1.2 Men and Masculinity**

Masculinity is the pattern of social behaviors or practices that is associated with idea about how men should behave and their position within gender relations. Masculinity is a concept, defined in opposition to femininity and expectations about how women should behave. Historians and anthropologists have shown through their research and literature that masculinity cannot be of one kind, it is defined differently by people of different culture and history.

“One of the more common features of masculinity is the equation of manhood with dominance, toughness, and risk-taking. However, as with femininities, there are multiple masculinities, which change over time and between and within settings. 13 Some of these masculinities may hold more power and privilege than others: some may be considered exemplary; some may be socially marginalized”.

The influence of the concept of masculinity from pre-capitalist times has been very dominant till now, male workers had used this concept for taking credit for economic and industrial transformation. Certain fields were stereotyped to men and women, those fields which required more strength are attached to male.

According to the hypothesis of "Sonya Rose in eighteenth century, masculine identity was deeply rooted in the possession of skill and the independence that this bestowed and in the position of artisans in the old family economy as heads of household and their accompanying ability to organize the labor of the various family members and pass on a trade to their sons. As work was transferred to factories, men sought a new basis for masculine identity by attempting to retain skilled and supervisory positions in industry and by sharpening the distinction between the breadwinning capacities of men and the domestic duties of women."

The Developmental theory emphasizes on the idea which is being passed on from pre-industrial times that women are supposed to perform role of childrearing, taking care of household and food preparation. But this is questioned by researchers who studied masculinity, today men are refraining from ideal men type which involves physical activities, have power over other house members and enjoy social approval does this make them less men.

The role of bread winner is seen as the first and prior role of men and its putting great pressure on men which is one of the reason male suicide rates is increasing. A study shows that men with less income and low education are more prone to suicide. It also shows the class differences also influences suicidal thoughts in men. The data shows those men with manual jobs had double the suicide rate ta non-manual jobs. Men consider themselves of no worth when they are unemployed or in financial loss this leads to strong feeling of loss masculinity (Kolves. Kumpula. Leo, 2013).

The masculinity of men is associated with money, they believe they can achieve anything with money, and they consider money as solution to every problem (Gould, 1991).

The ideal men is the one who is the chief earner of the family this thinking is deeply implemented in the society. But the study shows this misconception is starting to fade in some parts of the world as men are no longer the chief earners (Haase, Becker, Nill, Shultz, Gentry. 2016).

The research study conducted in United States shows that those families where men are unemployed, or their wives earn more than them these couples had poorer relationships. It is also affecting their marital happiness. It is due to their wife's higher financial status. It shows that the female breadwinner status is not appreciated by men, and it affects the relationship quality (Blom & Hewitt, 2020).

The pressure of losing job is greater for men, the family and friends consider men's job loss more problematic than women's job loss. Which causes more emotional trauma for men, men consider this as their responsibility to work and provide for their family (Rijken and Liefbroer 2016).

## **2.2 The Shift in Ideology of Male Breadwinner**

The ideology of male breadwinner is still strongly hold by the people but according to surveys data shows the decline of the male breadwinner families due to increase in the women's participation in the employment sector. This shows how people are moving from male breadwinner families to dual breadwinner\dual career families. This all started in 1960's when women started to take paid employment for those activities which were considered household chores. It had become market for women, the domain which is especially for women to be cover.

As attitudes to work among women began to change in the 1960s (Mason et al. 1976), female labor force participation across western democracies began to rise especially in Sweden, United States and Germany. This increase is the result of the shift from an industrial to a service economy. (Daly2000; Nelson & Stephens 2013).

The definition of breadwinning differs in single male earners, the dual earners where one earns more than the other, and dual earners where both earn equally. This will also explain the relationship satisfaction between couples of these types. It will also create differences in behavior, resources, and attitudes (Blom & Hewitt, 2020).

At first it was not easy to move from male breadwinner to dual breadwinner, but later women started to take participation in the work sector as well. According to survey conducted in Japan in 2005 and 2009 the 70% of women who had one child were unemployed and this percentage remain intact for more 20 years. But after that woman started to come back as part timer's after giving birth especially when their child reaches certain age. The process of shift was very slow, but it is still bringing change in the percentage of women position in labor market (Ogasawara, 2019).

The study in Europe by Vitali and Arpino (2016), the spread of female breadwinner in Europe is not due to diffusion of gender egalitarianism but because of male unemployment. Those areas where male unemployment rate is high the more the female breadwinner in that region. The study concludes that it is not the gender equality which results in the increase of female breadwinner couple in Europe. Most of the countries in Europe are ranked high in female labor participation and gender equality but still men are the main income providers.

There are some control variables which are still promoting the masculinity of money such as gender, age, marital status, race, political views, and religiosity. Because of these control variables we still seeing the strong hold of gender ideology in the time of increase in number of dual earner families. The gender ideologies which exist in every culture subordinate's woman to men. There are many laws which are created to end the discrimination based on gender, but the societal values and facts are considered more important, and they are embedded in the minds of people. the study conducted by Langdon and Klomegah (2013), in this study they highlighted how education is seen as the purpose of increase in earning but it's not effective for decreasing gender wage gap.

The women are getting more higher education than men, but they are still not played same as men for similar posts which reflect the gender beliefs which exist in our society.

Research conducted by Gleichen and Kaiser shows that Male breadwinning model is declining in the OECD countries but this decline vary in shape due to the countries specific national context (2017).

Lewis (2001) “observed a shift in the behavioral underpinnings of the male breadwinner model (MDM) in social reality, as well as European policy makers’ assumptions about the gendered division of male and female paid work, which had led to a decline in the male-breadwinner model, including among countries where this model was historically strong”.

“Breadwinner status predicts gender ideology in a more consistent fashion”, whatever the husband’s breadwinner status it effects the gender ideology and moving towards egalitarianism (Zuo, Tang, 2000, 29-43).

Women’s participation in labor market is demolishing the male breadwinner model, but still, we see large amount of male breadwinner families and minority female breadwinner families (Vital & Arpino, 2016).

However, the dual earning model was not easily accepted by other developed countries. This shift was more easily acceptable in United States and Sweden as the research results shows, this was more acceptable as certain steps were taken to ensure the participation of women in labor market. The major changes were the socialization of childcare which also involves father participation ((Ogasawara, 2019).

As attitudes to work among women began to change in the 1960s (Mason et al. 1976), female labor force participation across western democracies began to rise. This increase is closely associated with the transition from an industrial to a service economy (Daly 2000; Nelson & Stephens 2013).

The women of Pakistan are moving from traditional female professions of teaching and medicine to unconventional career choices. This is also becoming easier to achieve as many multinational organizations in Pakistan are hiring women (Arifeen, 2008).



The acceptance of women in work sector other than traditional career choices had helped in decreasing the number of male bread winner model (Ullah, 2010).

### **2.2.1 Gender and Stereotypes**

Many gendered related laws are created to demolish finish the barriers and to support the growth and development of genders, but the gendered stereotypes is still going strong and creating problems for women to grow. According to Agars (2004) “Gender stereotyping is a procedure of judging male and females on the base of their culturally recommended roles and then assigning them in different classifications, limits the prospective of both males and females”.

The gender stereotyping is creating problems for women in Pakistan though this problem is very much controlled in the western countries. Even in this era women are not appreciated to take part in political activities as this is considered men domain. Women are considered less capable of doing male jobs or those jobs which required them to go out of their houses and these perceptions are not letting women achieve high positions.

The gender Stereotype is not letting women to grow in their workplace, it is used to define women role in their workplace. The female cannot be a fruitful manager as they are not adequate for such professional post.

The women who are appreciated in their household for their job and effort are more successful than those whose responsibility as housewife are not shared and they must deal with all the burden. This study indicates that because of these stereotypes women must face obstacles which effect their career. These stereotypes had positive effect on glass ceiling, these stereotypes perceptions help to keep that ceiling and abandoning woman from participating in different activities and achieving higher status in their representative fields (Shabir, Shakeel, Zubair, 2017, p. 236-246).

“According to Morrison and Ryan (1987) females are observed under more critical standards as compared to male, such type of behavior of management disappoint the females. This might be due to the traditional administration gender role like think manager-think male”.

Marjan Nadim (2016) in his article *Undermining the Male Breadwinner Ideal? Understandings of Women's Paid Work among Second-Generation Immigrants in Norway* explains the different economic dimensions of women employment and how gender role perception is somehow still present and passing on to next generation of Pakistani Immigrants. Author identified different ideal type understanding of women work. Their participation in economic activity is seen as leisure activity a way to get out of home which is the result of the gender complementary ideal. Sometimes their employment is seen as intrinsically rewarding. In some cases, it is seen as economic necessity but if it is not undermining or challenging the male breadwinner ideal by representing recognizing as same as men there will be no problem. Women employment is seen as no issue until it has different meanings than breadwinning.

Gendered discrimination is seen everywhere in Pakistan, and it is influenced by many reasons such as cultural values, religion, region, and traditions. These barriers created by patriarchal society are the result of wage gap and income disparity and causing job hierarchies (Bukhari & Ramzan, 2013).

The working women often reject the opportunity to get higher posts or those opportunities which can help them with their career due to less support from family and spouse. The pressure of performing dual role for them it is more important to maintain the caretaker role because it is considered the highest achievement of women in society (Shabbir, Shakeel & Zubair, 2017).

From many years cultural norms are defining the gender stereotypes that assign specific roles to men and women. These cultural norms create in egalitarian environment even parents don't invest on their daughters the daughters are given low education and their education is not given that much importance as sons

The empirical study conducted on Chinese society claims that gender role attitudes have great effects on the gendered division of chores not just in private but public spheres as well (Tong and Liu 2015; Yang 2014).

The traditional gender role stereotype had negative impact not only on women's education, but it is the cause of today women have to go through the challenges of dealing with workplace problems due to which the labor force participation rate of women is very low and women has less occupational options. The result of these gender role stereotype is less worth of women efforts, women are paid less, and it creates larger

wage gap. it is commonly known that women are paid less than men but the actual reason for this discrimination is gender role stereotype (Qing, 2020).

Contreras and Plaza (2010) In Chile Patriarchal societies are influencing women lives by controlling age, education, marital status, and number of children, this led to the both conservative cultural values and internalized chauvinistic attitudes make women less likely to participate in the labor market.

As we are seeing the decline of male breadwinner model, we are also seeing the rise of the great number of female teachers. The number of increases in women in labor market is seen more in teaching profession, which shows the reflection of their role as mother. So, women are given the permission to actively take part in this profession as it is considered meant for women because they are the child rears. This also create segregation in labor market but on the other hand it is providing women financial stability as well.

### **2.2.2 Religious Norms and Patriarchy**

Pakistan a country which is based on Islamic legislation, and it is not only influences the Culture norms and values but the law as well. In Pakistan people uses Islam as a shield to stop women from working. Mostly people of Pakistan misuse the meaning of Quranic verses and use them in their own benefit which promotes the ideology of Masculinity of Money and restrict the economic development of women. This misuse of Islamic information deprives women from getting education and because of this the woman are unable to know what their rights and position in Islam are.

“The status of women in society is an outcome of the interpretation of religious texts and of the cultural and institutional set-up of religious communities” (Klingorová, 2015).

According to the Islamic Law, Men are the breadwinner of the family and woman is responsible for household duties to take care of children and house. But it does not stop women from becoming something unless her house and children are not being affected by it. The misconception about is Islam like men are more superior to women is not letting women grow they are treated lowly in every aspect of life and their right of

education along with other rights are controlled by the dominant male member of family. (Parveen. Rubab, 2013, p.55)

If a woman wants to participate in economic activities, she must be vigilant of family requirements and desires. Allah Almighty says in Qur'an "And do not covet what Allah has given some of you more than others: the Men shall have their due share according to what they have earned, and the Women shall have their share according to what they have earned. So, pray to Allah for his bounty; most surely Allah has perfect knowledge of everything." 4. (Parveen, Rubab, 2013, p. 57-58).

The patriarchal interpretation of Islamic concept Qiwama is used to segregate women role in labor market. The study shows that the concept of Qiwama is also implemented on women in workplace just like in households. In Pakistan the principles of social role theory are seen at three levels, at macro level the religious and cultural ideas confined women role to serve men, take care of their children and household by falsely supporting it through religious ideas misinterpretations (Sarwar & Imran, 2019).

Women in Muslim countries is seen through lens of society and culture which is given the name of Islamization. But the reality is religion does not bound people, tribe, gender or race its social norms which people are more sensitive about it. Pakistan has literacy rate 58 percent in 2012, (Only 22 percent of girls, compared to 47 percent boys, complete their primary schooling (Economic Survey of Pakistan 2012).

The Muslim book Quran is in the Arabic language, according to this survey rate women are not able to understand their rights and position in Islam (Bukhari & Ramzan, 2013).

In this research conducted by Kamal 2006 the findings of this research shows that only 3% of husbands support their wives with household work and childcare.

### **2.3 Women as Co-Provider**

Women are actively taking part in the labor force participation; women are using their education and talent to support their families. There has been increase in the number of female labor force participation mostly it is due to increase in the Inflation rate or one other major reason is unemployment or underemployment of men. Many women today in Pakistan are working fulltime for the survival of their family. In this article by Zuo and Tang (2000) they tested two hypotheses about women in economic role, the increase in women number of women as economic role causes threat to men status as

breadwinner or it may lead to egalitarianism. The result shows that there is threat to men role as breadwinner and losing his masculine identity, but it is also beneficial to family because of their wives' contribution which is leading men towards more egalitarianism.

There has been great decline in the number of male breadwinner family, and it is structuring gender roles at work and home as well. The number of increases in women as co-providers is the result of certain situation is not solely for the purpose of women career development or their choice to work. Mostly women started to involve in economic role is to support their family. The first reason is men unemployment or underemployment which leads to dual breadwinner families (Charles, James, 2005, p. 481-502).

The society's norms and behavior are creating different experiences of men and women, the experience of violence is different as well. As mentioned by Margaret Atwood's after completing the *Handmaid's Tale*, she concluded that men are 'afraid women will laugh at them' while women are 'afraid of being killed'

This work by Vitali and Arpino (2016) on Female breadwinner Couple in Europe shows that the women taking over the role of breadwinner is due to the male unemployment it is not the result of gender equality. In thirty-two regions out of total region where this study was conducted female breadwinner prevalence is the result of male unemployment.

“Female economic participation has been found to enhance economic efficiency, improving the level of competitiveness across markets” (Gonzales et al., 2015).

Blau and Kahn (2005) in their research concluded that the major reason for increase in number of female labor force participation is due to the decrease in the husbands' wages.

Women participation as breadwinner provides stability and financial well-being in the family but along with it, they must face certain challenges which effect their

relationships quality and stability. The working women who are married claims it becomes easy for them to manage if they have husband's support.

Women who are the provider of their family feel this threat of losing their relationship, the traditional gender role ideology followers remain less satisfied with their relationships. In Australia, becoming a female breadwinner couple is still not that easy and it has harmful effect on people relationships. It may seem that people are moving towards more egalitarian attitude, but the findings indicate that the traditional values are still dominating over the egalitarianism, becoming a female-breadwinner couple is still similarly harmful for people's relationships (Blom & Hewitt, 2020).

Women role as co provider is also impactful for their children, the generation of gender equality is prepared which will bring more positivity in the future. Especially for daughters because they see their mothers as strong women. This creates gender equity among the children (Thomas, 1990).

Women are gaining more empowerment on political and economic aspects of life which has somehow decline the idea of male as breadwinner of family. Today wives are out earning their husbands and violating the traditional gender role ideology (Waismel-Manor, Levanon and Tolbert, 2016[35]).

Women are taking part in the economic activities to deal with poverty, many women empowering programs are created to aware women with work opportunities.

Women are taking active part in the labor market, but the percentage shows most women are seen in the teaching or nursing profession, these professions require emotional labor. Women are attached to being caring and sensitive, this is considered as their trait or attribute not something in which they require effort or emotional strength.

As compared to men who require physical power to complete tasks. Women are working in both spheres one which is female dominant and other male dominant, and it shows two different sets of problems. In female dominant sphere women are not appreciated for their efforts and undervalued. But in male dominant this is different problem like polarization, visibility, and highlighting women as outsider (Peetz)

Working women still considering their role as mother and wives more important, they consider their household duties as their priority, and it gives them satisfaction and acceptance from their family members. We are still seeing the aspects of gender inequality in homes by not sharing the family related tasks with their wives and putting all the pressure on the wives (Sen, 2001)

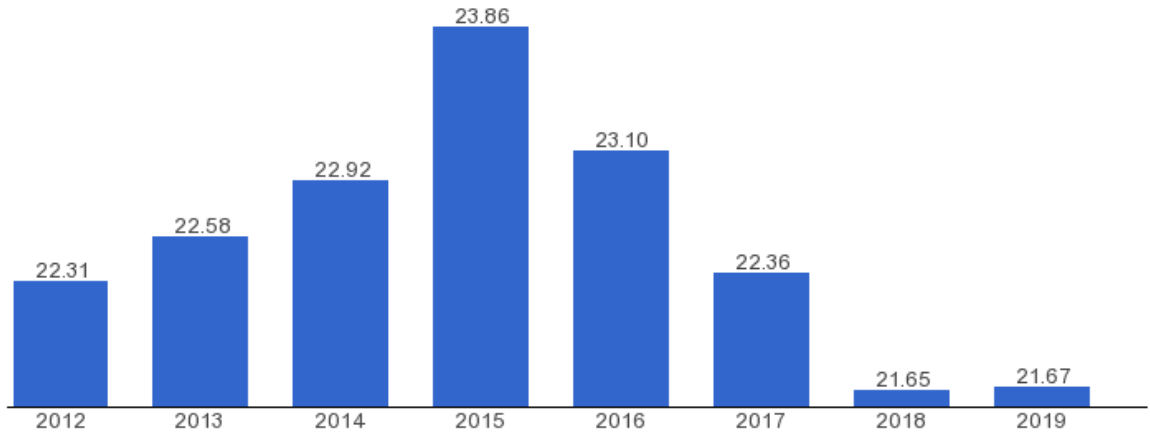
The amount of data gathered on the gender role suggests that the ideology of sex role is influencing the behaviors and attitudes of male and female through socialization (Hulett, et al. 2008).

Women's economic role helps in establishing stability and well-being of family, it also creates more challenges for women regarding traditional gender roles, it also be impactful on the couple's relation (Oppenheimer, 1997).

According to Sen's study highlights "the ways in which earning money may extend women's options but may also intensify their workload and responsibilities without necessarily increasing their autonomy". Women should be appreciated with all her efforts in both roles. (Pearson 2007, 207).

### **2.3.1 Women as Co-Providers in Pakistani Context**

Most of the study which talks about women involvement in Labor Market in Pakistan starts with the special condition of Pakistani Women's, the existence of gender role ideology which is supported by cultural norms and religious aspects. Women is measured as good housewife if she is considering all these conditions like Purdah, family values, Islamic Teachings, and cultural norms. This is causing women to not take part in labor market due to which FLFP Rate is very low and the rates of early marriages, honor killing, dowry killings are very high. Today women are taking part in labor market but under their Men's condition and their priority is their role as housewives.



**Figure: 1**

**Source World Bank**

### **The percentage of Female labor force participation**

Women had been contributing into labor market but majority of those are involved in informal work than the formal work the female labor force participation was highest in 2015.

Sayeed et. al. (2002) has estimated that in urban Pakistan, 38 % of households to which women workers belong are living below the poverty line. Our analysis has shown that married women from households living below the poverty line are 10 % more likely to participate in economic activity. It supports the paradigm that poverty compels married women to work. So, the main reason for married women to participate in labor market is poverty.

Women who are actively taking part in employment role or taking responsibility of their family as female breadwinner are afraid of achievement. In Pakistan, women are afraid of success that is the result of religious norms, patriarchal values, and unsupportive environment not only at work but at home. Fear of having higher financial status than men in their house can lead to problematic situation where they are socially rejected (Anjum & Godil, 2019).

The dual roles perform by women in Pakistan is defined as “those who earn less, own less, control less, and work hardest” (Ali, 2003, p.673),



In this research study by shows women in Pakistan are surrounded by many problems due to which it become difficult for them to perform their responsibilities in perfect way. This attitude towards women role not only discourages their potential to do wonders but limit women progress in different ways. In this the male legal guardians of women play a very dominant role in shaping women lives.

### **3. RESEARCH DESIGN AND LOCALE**

In this chapter the focus is on the research design, what methodology is used, the research methods were suitable, the sources of gathering data, the criteria of choosing the respondents etc.

#### **3.1 Research Methodology**

Research is defined as the gathering of data and information about specific topic in systematic way. Research methodology is a technique used by researchers to explain how research is conducted. The research methodology enriched the process of research which ensures the deeper understanding of the topic and more reliable data collection.

The methodology which was applied in this study was Qualitative in nature. The qualitative research is descriptive, it is non-numerical, and it is based on people experiences. In qualitative research the focus is to give meaning of certain things according to specific context. In qualitative research the main objective is to get the in-depth understanding of the phenomena and for that you need to be on the field and to gather firsthand data.

“Qualitative research is primarily exploratory research which focuses on the descriptive and in-depth data it uses non-numerical data and interprets meanings from data. It examines social processes and cases in their context, interpret the meaning in specific socio-cultural settings” (Neuman, 2000). Qualitative research is suitable when you are gathering information about the live experiences of people.

The study was conducted to understand the phenomena of Masculinity of money and how it's affecting women's lives and position in private and public spheres. The qualitative approach was suitable in gathering the deep understanding by knowing the meaning people associate with concepts according to their situation, it is done with using tools that are helpful in data collection.

## **3.2 Research Techniques/Methods**

For conducting successful qualitative research an appropriate research tool is required. The anthropological tools are used to get the detail information such as In-depth interviews, Participant Observation and rapport building etc.

### **3.2.1 Rapport Building**

When you enter your field the first step is to be accepted by the people or the community you are going to study. It is important that they accept the researcher and feel comfortable in your presence. It became easier for the research to observe, note, and ask people about their opinions and experiences. Rapport is the way through which you accept other's opinion, you understand other persons feeling and emotions particularly related to their situation (Knight, 2009). "Qualitative studies can often result in an intimate relationship between researchers and participants, with the former trying to establish rapport and empathy to gain access to the participants 'lives and stories'" (Dörnyei 2007: 65).

The research topic was a sensitive issue no one easily share their family matters with someone they don't trust, but I was lucky in this way. I had introduced myself to them and explain the objective of my study which highlights women role in household as dual breadwinner and the challenges they must face in private and public sphere. As I had ensured them the respondents will remain anonymous.as a start I had shared my personal experiences regarding the Masculinity of Money and the challenges I have seen women of my family faced due to this ideology, this has helped them to open about their lived experiences. At first I started the open discussion in staff rooms, but women felt shy in front of their colleagues to share the details on this topic, so later I took the interview of everyone individually. They feel safe to share their answers in front of me than in front of their colleagues which shows that they accepted me and had good rapport of mine.

### **3.2.2 Observation**

Observation is a very important tool during field research. The researcher applied this tool during when she was around the respondents in the field. It is very significant for the researcher to observe things in field surroundings, respondent's attitude, the

gestures, and respondent activities or include all things that will be beneficial for research data. Researcher used jotting pad to note every minor or major point, which researcher has observed during field work. It is helpful for later when the researcher needs to write down the details, she had observed during field work.

### **3.2.3 Participant Observation**

Participant observation is a method used by Anthropologists; it is considered staple tool of Anthropologists. As a name suggests its main objective is to participate and observe people and place researcher is studying. By doing participant observation the researcher can get the inside knowledge or the hidden meaning of certain words, gestures, and tones. Basically, through participant observation researcher understands the life of the insider the meanings they have about things as insider while remaining an outsider. “Participant observation is characterized by such actions as having an open, nonjudgmental attitude, being interested in learning more about others, being aware of the propensity for feeling culture shock and for making mistakes, the majority of which can be overcome, being a careful observer and a good listener, and being open to the unexpected in what is learned” (Dewalt, 1998).

As the researcher I took the role of Participant observer, many respondents were schoolteachers, they discussed their daily life issues and plans with their colleagues in their staff rooms. This staff room was more of my field as they discussed their every small issue and problems with their friends to find solution. These issues were related to household tasks and daily activities. I observed them and noted down the important information.

### **3.2.4 In-depth and conversational (unstructured) interviews**

A technique used by qualitative researcher to gather insight information about the people who are being studied. In-depth interviews are long and had unstructured questions that are answered by respondents in their own specific context. The in-depth interviews are mostly face to face, and long in duration. They are conducted in the conversational way; a specific topic is discussed among two people, and one share his/her personal experience regarding the issue. In-depth interviews are helpful as they provide more information than the structured questions which give certain options of

yes or no. Kvale (1996) explains the position of Researcher while doing in-depth interviewing; According to him, "Knowledge is understood as buried metal and the interviewer is a miner who unearths the valuable metal."

I had conducted detailed interviews with my respondents, first I introduced my topic and subject to them, I explained them the purpose of research and appreciated them for their cooperation. The interviews were conducted in the Urdu language which is easy to conduct because they can talk more freely in the local language.

### **3.2.5 Interview Guide**

Interview guide helps interview research in several ways. For conducting the qualitative research an interview guide was formulated which will cover the topic. An interview guide is simply a list of the questions related topic that you plan on covering in the interview with the questions that you want to answer under each topic. Usually, the guide is limited to one page so that it's easy to refer to and to make sure that we're not getting too low level. The process of creating interview guide can help the researcher to focus and organize your line of thinking. This is helpful for researcher to get the information about things and don't forget or slip from topic. The interview guide was generated to get the most relevant data, later which respondents used for analyzing it through more organized way by creating themes.

The interviews are taken from respondents in private settings where they felt comfortable to share their opinion. The interviews were conducted in Urdu because the respondents were more comfortable which were later translated into English.

### **3.2.6 Key-Informants**

Key informants had been used by anthropologist from many years, they are very helpful in the qualitative research. They are being used as source of information on many topics such as kinship, Organizations, Economic and political systems, and religious beliefs. During the participant observation the researcher finds those key informants who are not just willing to give information on topic with their understanding, but they also help in findings more respondents and put the good image of the researcher. In my case the female principal of the private school not only contributed to my research by giving the interview but also played the role of Key-Informants. She helped me with gathering respondents who are appropriate for the research in her school. She mentioned some

female breadwinners who are working hard to support their families and facing the challenges. Those respondents were great contribution in the data collection of the research topic.

### **3.2.7 Case Study**

Case study is a detailed description of individual who is facing the issue and analysis of his/her situation. The specification of the individual case, his life history, his activities, the needs of individuals and the life situation etc. (Mesec, 1998).

The case study is relevant when a particular phenomenon is to be studied and the individuals are more reliable source. A case study can be defined as an intensive study about an individual, a group of people belong to community or a unit, which is aimed to generalize over several units. The case study allows for a more in-depth understanding of the cases, through comparison of similarities and differences of the individual cases embedded within the subject. Evidence arising from case studies is often stronger and more reliable for research. Case studies allow for more comprehensive exploration of research questions and theory for theory development.

A case study was done in this research, one of the respondents was taken and her life situation and history was studied very deeply. She mentioned all the details of her life and when she started working, what she went through and all.

## **3.3 Sampling**

Sampling is a technique used by researchers for selecting individual members or a subset of the population that represents the group or community to test certain hypothesis from them and find out the results also estimate characteristics of the whole population. Different sampling methods are widely used by researchers so that they do not need to research the entire population to collect the data and results can be valid. This method was very helpful because it saved time, money, and energy as well.

### **3.3.1 Purposive Sampling**

The purposive sampling technique, also known as judgment sampling, in this the researcher the deliberately choose the informant due to the qualities the informant possesses. The researcher decides which respondents are more appropriate for this topic and which can contribute through their experiences. Simply put, the researcher

decides what needs to be known and sets out to find people who can and are willing to provide the information by virtue of knowledge or experience (Bernard 2006).

This involves selection of those individuals and community who is very much aware with the topic of interest.

### **3.3.2. Convenience Sampling**

Convenience sampling is a type of non-probability sampling, in this type of sampling the respondents are selected from the target population because they were easily accessible to the researcher, and they were also willing to participate. It is also referred to the researching subjects of the population that are easily accessible to the researcher. The sample selected on these terms are also called accidental sample just because they were they're at time when the research was conducted. Convenience sampling is affordable also the respondents are ready to participate.

### **3.3.3 Snowball Sampling**

“A sampling method in which one interviewee gives the researcher the name of at least one more potential interviewee. That interviewee, in turn, provides the name of at least one more potential interviewee, and so on, with the sample growing like a rolling snowball if more than one referral per interviewee is provided” (Atkinson, 2010).

First the respondents were selected on the basis of their relevancy to the topic, those women who were working as breadwinner or also contributing to the family economic stability. Later convenience sampling was used by the researcher, while doing the role of participant the researcher created an image which made easier for respondents to give interviews. Some respondents were more interested or attached to this topic that were willing to share their opinions. The snowball sampling was also helpful in this research as respondents used to share the information about their colleagues or friends' females who were facing challenges through masculinity of money.

### **3.3.4 Target Population**

The sample was selected which was most relevant to the research topic. Those women were the main target who are the breadwinners or the dual earners of their family. The respondents were working women who started working after their marriages to support

their husbands or for their family financial stability. The female of age group 27 to 45 was taken as sample. Total 25 plus women was being interviewed. The main reason to select the respondents with age limit is to get the accurate results and to achieve the objective of the research.

The female breadwinners or dual earners were the target population to cover the responses of the working females of different types. The breadwinners or dual earners with specifically working as teachers were selected as sample. School teachers are divided based on private and public-school teachers as to divide our sample to get responses of teachers from different environments and schooling system. Many female breadwinners and dual earners are working as teachers in Rawalpindi. The sample also includes the women who are using their talents to support their households and they teach their talents and skills I the training and vocational training centers.



**Table 1: Demographic Profile of Participants**

<b>Age</b>	<b>Experience</b>	<b>Qualification</b>	<b>School</b>
29	4 years	BS. Education	• Quality School
31	4 years	B.A	Misrial Road
28	3 years	BS. English	• Allied School
31	3 years	BS. Education	• Sadeeq Learning System
33	7 years	B. Ed	Lalazarrwp
32	5 years	B.S History	• Rawalpindi Model School
29	5 years	BS. Islamiyah	
32	7 years	BS. English	
40	12 years	B. Ed	
36	9 years	B.A Urdu	
29	4 years	B.A Urdu	
34	7 years	MSc. Mathematics	
39	12 years	M.A Islamiyah	• F.G Girls High school (Majid Road)
32	6 years	B. Ed.	• F.G Sir Syed Boys Secondary School (
29	3 years	MSc. Sociology	• F.G Sir Syed Girls School
40	13 years	M.A Education	• Fauji Foundation Vocational Centre
33	6 years	M.Phil.Biotechnology	
36	7 years	MSc. Mathematics	
29	2 years	B.A Education	
34	8 years	M.A Urdu	
35	7 years	B.A	
41	12 years	B.A English	
37	9 years	M.A Pak Studies	
30	4 years	BS. English	
32	4 years	MSc. Sociology	

## **3.4 Equipment used in the fields**

### **3.4.1 Audio Recording**

It is difficult for the researcher to note down everything or memorize all the interview details. Audio recording helped the researcher to focus on every single detail and cover all the questions with time. The researcher can focus on the respondent's body language and can engage in the conversation with them rather than more interested in noting down the responses. Through recording interviews, you can later bring back all the details that were mentioned by respondents. The responses were recorded for the convenience of me as researcher. Mostly women were hesitating with the recording of their responses because of sensitive information is to be shared but they trusted me and put faith in me that I will not share their responses.

### **3.4.2 Online Interviews**

For the collection of data many respondents were not able to reach because of this pandemic going on most of the female teachers are working from home, the office going females were taking shifts with their colleague and goes to jobs on their turns plus they were working from homes. For this mobile interview were taken in some cases, this was the solution was created for the collection of the data. As these interviews were easier to take and convenient for respondents.

### **3.4.3 Field Notes**

In field notes the researcher note down the evidence or data collected during field work which was relevant to the topic and contribute to the research. During the field jotting as done, the diary notes was taken other than those descriptive, methodological, and analytical notes are taken (Bernard, 2006).

The field notes explain lot about the researcher understanding of the topic and how he relates things with his topic. Field notes also helped me a lot in making my research interview guide more refine as many things are to be asked for knowing more about people perceptions on the subject. I also kept a schedule of what was planned for the next day and what was achieved during the day through a field log in my diary. I also made backup of my notes and recordings in my computer. I read up on the findings and

wrote down my understanding about the objectives of my research, allowing articulate, meaningful, and integrated research findings taking shape over the course of the field work.

## **3.5 Sources of Data**

In this qualitative research both Primary and secondary data was utilized to support the research objectives:

### **3.5.1 Primary Data**

The primary data was gathered using interview guide, which was specifically generated to collect data on the research topic. The interview guide involves all the themes related to the objective of the study. The questions were open ended, and they were asked in the conversations which were done individually or in group as well. The primary source was also contributed with the field notes taken during participant observation.

### **3.5.2 Secondary Data**

The secondary source of data was gathered through different sources and the detailed literature review which was helpful in the pre research on the topic and in highlighting the gap which the research study covers. For the secondary source many articles, journals, books, and reports that were done on the topic were reviewed for the deep understanding of the research topic and get a hold on it.

## **3.6 Data Analysis**

Thematic analysis is used for representing data in a systematic and organized way, the data is presented in the form of themes which gives insight view and meaning to the data. Thematic analysis helps the researcher to present the data in a way which shows the shared meaning and experiences about the certain issue (Braun & Clarke, 2006). Thematic analysis is very flexible it gives researcher option to present data in different ways. The researcher can present the hidden meaning in a way through observations, gestures and symbols that give the explicit meaning of things.

Braun & Clarke mentioned six phases of doing the Thematic Analysis:

1. Get familiar with the data
2. Generate initial codes
3. Searching for themes that can present your data
4. Review the possible themes
5. Names the themes and then define those themes
6. generate the report

Thematic analysis can allow researchers to study the power relations by studying the realities and presenting the information of what the actual scenario of the case is and the highlight the opinions of the people who are going through the problem or the oppressed population (Braun & Clarke, 2006).

Themes were identified from the objectives of the research; Interview guide and semi-structured questionnaires were based on those themes. Furthermore, these themes were enhanced from the data gathered. The researcher quoted individual responses, quotes, and case studies under the relevant themes.

### **3.7 Ethics of the Research**

It is the basic principle of research ethics is to do what is morally right and legal. Before starting an interview is the ethics of the research to take permission from the respondent. When all participants agreed that they understood everything clearly, the respondents were asked before for their consent to participate in this study. The researcher needs to take care of the ethical concern in every step of research (Bickman & Rog, 2009)

The respondents were aware of the research topic and how they had to share the personal information about their role as breadwinners and the challenges they had to face due to the Masculinity of Money.

As a researcher I took following ethical guidelines in my mind:

- Through informed consent, I have taken the interviews and record the interviews. This the first responsibility of the researcher is to get “informed consent” from the respondent whether they are willing to participate or not.
- As the researcher I had come straight with the respondents I shared with them every single detail of my research topic, aim of this research, the objective of

the study, which level report is this, and any other information they want to know before participating.

- Fair treatment of all respondents and no discrimination showed towards any of them.
- Their anonymity and confidentiality were taken in consideration, most of the respondents wanted to remain anonymous and they share their answers by putting trust on me as a researcher that you will make our responses anonymous. Along with it the respondents had right to stop continue their interview if they are not okay with the interview.
- Many of the women who came to the meetings were a mixture of women from different status some were not married, and some were widowed I ensured that I only interviewed and interacted with women with those who are married and contributing to support their family financially.
- The interviewees were given safe and comfortable environment they had no kind of pressure on them they give the interviews on their own terms. The interviews were taken on their terms whether they were comfortable with recording their responses or not or in some cases on call interviews were taken and they were told before and taken consent that your response can be record or not.
- The research topic is contributing to acknowledging women efforts as breadwinners and the challenges they face as breadwinners. The rights and interests of the respondents should be considered, and they are put in for the development. So, your research can contribute to the development of policies that can provide more rights to working women.

### **3.8 Limitations of the Study**

There were many challenges that as a researcher I had to face during field work. As the topic was very sensitive something that deal with financial position of the family and how women role as breadwinner or dual earner is considered in their family. It was not easy to access such women mostly people don't share their personal information with others that easily. One of the challenges is to what sample should be chosen, what type of job working women will contribute to the data. For this woman from many different jobs are required and it was not easy to get the wide range of working women. Even if I find most of them were not willing to share such details and mostly just rely on the

general discussion than sharing their personal experiences. The other major challenge was the covid -19 Pandemic going on, which was the delay in the field work. The field work is supposed to be done with considering pandemic, more than 5 to 7 people are not supposed to be in one room so mostly staff is to be allowed to sit in the staff rooms or in offices. This was the result of delay in the field work and many lockdowns were also applied by the government in which no one is allowed to go out after 6 o'clock and people are supposed to stay at home with doing their works from home. Because of the covid it was not easy to access respondents' schools were held closed and people are not allowed to go to each other homes because anyone can be virus carrier. Due all of these issues I decided to take interviews on mobile because that was the only way to reach my respondents, the respondents were little hesitant because of their whole family is at home at this time and they don't want to create any problem. One of my respondents gave me interview by telling her husband that she was talking to friend when everyone else was sleeping later when there was some ease in the lockdown, I was able to take face to face interviews with my respondents.

The other major challenge faced during field work was the audio recording the respondents were not comfortable with the recording of their interview. Mostly those who start interview try to limit their answers and won't share their experiences in detail. They felt conscious of themselves of sharing their personal experiences. it was making me felt bad that they are not okay with sharing their experiences on this topic sometimes I felt like I cannot ask them the questions about their relation is affecting through the ideology of masculinity of money because women here in Pakistan are very sensitive about this issue their honor and respect is attached to it.

As a researcher, I did my best to put aside my personal beliefs and opinions during the data collection process by being patient, not offering personal comments and having impassive facial expressions during the interactions with the respondents.

## **4. AREA PROFILE**

### **4.1 Introduction**

Female labor force participation in Pakistan is very low as compared to the other countries, despite its increased more than half than past two decades. Even among women with a high level of education and holding the university degree labor force participation is low, there are only 25% of Pakistani women who are working outside in the labor market. In Rawalpindi the number of the female labor force participation is increasing, many job opportunities are created for women in office sector and many new businesses are setting up in this region of Pakistan which are preferring women and had special quota of women. Rawalpindi is a city in Potwar Plateau near the Capital Islamabad. Rawalpindi is also the fourth largest city in Pakistan and it's also the third largest Metropolitan area in the country. Modern Rawalpindi is socially as well as economically intertwined with Islamabad which is providing many opportunities for people living in this district. The city is also home to numerous housing developments in countryside that serve as residential communities for workers in Islamabad It is the military headquarters of the Pakistan Armed Forces and served as the capital during the construction of Islamabad in the 1960s. Rawalpindi is home to many industries and factories and now it become a big thing people from other parts of Pakistan are coming in twin cities not just for getting education but for job opportunities. This area was appropriate for the research study, large number of women are taking part in the labor market. Especially after pandemic many women has started to come up with any small-scale business or job so they can provide financial help to their family.



**Figure: 2**

**Source: Google Map of Rawalpindi**

## 4.2 The locale

For the collection of data on the female breadwinners and dual earners various kinds of working women are being chosen. Some of them are private school teachers, government schoolteacher, and the women who were working in Vocational Institute.

The different locations were:

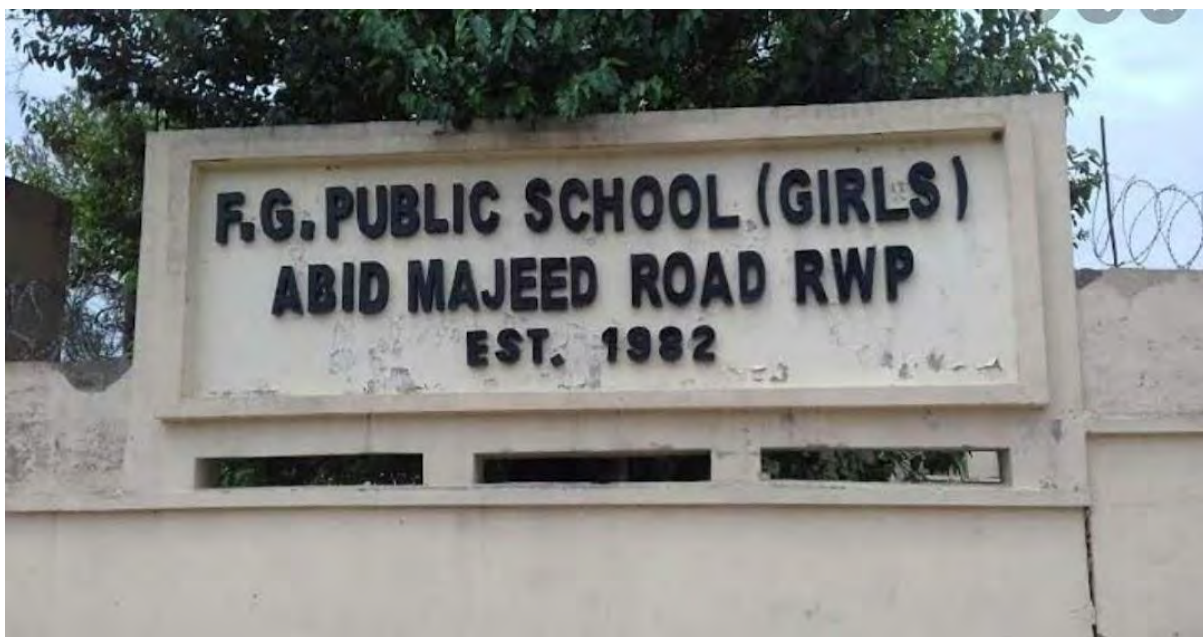
- **F.G Girls Public School Abid Majid Road**

Federal Government Education institution mission is to provide education in every part of Pakistan. Their motto is “Community with High Expectation and High Academic Achievement”. The FGEI had established their institutes everywhere in Pakistan not just education they are providing opportunities for teachers and other staff members. It is the necessity to establish schools in Pakistan the FGEI had played a very important role. It had created wide network with total 311 schools in the Pakistan different provinces, they have primary to secondary schools and also have colleges with higher degrees in Peshawar, Wah, Chaklala, Rawalpindi, Kharian, Lahore, Gujranwala, Multan, Karachi and in different parts of Quetta. In total they have 86 primary schools, 34 Middle schools, 46 High Schools (class 6<sup>th</sup> to 10<sup>th</sup>), 143 High schools (Class 1 to



10<sup>th</sup>) and Higher Secondary Schools (from 1 to 12<sup>th</sup>). This is also providing opportunities for females as teachers and lecturers they can move to higher status with their ranks according to their grading.

This is in the city, and it is source of income for many women to work as teachers. This school is covering classes from 1 to 10<sup>th</sup> and many teachers are required for covering the school students.



**Figure: 3 F.G Public School for Girls**

- **Sadeeqa's Learning System (SLS) Peshawar Road**

Sadeeqa's Learning System (SLS) was founded in 1982 by the founders Asiya Talha and Talha Omer. It began as a nursery school in Rawalpindi Tulsa Road Lalazar with only five students. Asiya introduced Methodology in 1992 and in Rawalpindi it was the first school that started the Montessori Method. Later the school was upgraded with adding more classes in it and in 1996 they started the Matriculation as well. Later it established in Islamabad any many other areas near Rawalpindi. This school was also selected as locale, many female breadwinners were interviewed about the challenges they are facing due to Masculinity of Money.

This school was one in the area Lalazar which first initiated the Montessori in this area it became a source of women not just learning system but also opportunity for women to earn in the environment that promotes the modern learning system.

**Figure: 4 SLS Montessori School**



**Source: Google**

- **Fauji Foundation Training center (For Women)**

Fauji Foundation Vocational Training Centre is a part of Fauji foundation. Fauji foundation is the largest business organization in Pakistan, it was established in the 1954. It is working hard for the welfare of the people by creating many types of institutes. The Fauji foundation vocational center is the welfare project dedicated to the people who have no facilities to involve in the vocational activities. It was specially established for the ex-servicemen and their families, but the civilians are also getting benefits from this welfare organization. In many other cities you can see institutes of Fauji foundation. The main aim of the institute is to provide quality training programs

to the students so they can utilize those skills to generate income for themselves. The institute offers diverse courses which can help women to stand on their feet and become something such as Tailoring, Computer Applications, Cutting, Sewing, Hand & Machine Embroidery and some other courses now become the necessity for every individual to learn. This help women to utilize their talents and through this they not only earn but also revise their talents and become close to their skills and talent.

- **Quality School**

The principal of the quality school is to provide quality education to children which parents can afford as its fundamental right of every child's fundamental right. The quality school purpose is to provide affordable quality education to the females in rural and urban areas. The first school was established in 2003 for providing quality education to girls and provide opportunities for female to work in good environment. The quality school's principle is to provide education to girls and also opportunity for women to earn in the healthy environment and share or transfer their knowledge to other people.



**Figure 5: Quality School**

**Source: Google**

- **Rawalpindi Model schools**

Rawalpindi model school provide education to those children who cannot pay fees. It is established in the more populated and less privilege area of Rawalpindi. They provide books and other required products by collecting them from people and through funds. This also provide opportunity for women to work and earn in the area where resources are low and they have to come to more settled part of Rawalpindi for education and work.



**Figure 6: Rawalpindi Model School**

- **Allied School**

Allied school mission is to provide education in every part of Pakistan, I nery village every city and remove illiteracy by providing affordable education. A country can only flourish when its youth is educated, and they can take over the different departments with having knowledge.

This is providing many opportunities for mothers and wives to apply for teaching as they have branches in all over Pakistan with total 1057 plus branches. It creates opportunity for women to utilize themselves and their education for good purpose.



**Figure 7: Allied School**

- **F.G Sir Syed Public School Boys**

This college is run by Cantonment board Rawalpindi. It includes high school and graduation classes. It is affiliated with Federal Board of Intermediate and Secondary Education and with Punjab University for graduation classes.

This is providing opportunities for males and females teachers for school and college teachers. It is a respectable school that is known for its name and in the government school list. Many well-known and educated government teachers are transferred or selected for this school.



**Figure 8: F.G Sir Syed Public Secondary School**

## **5. THE RELATION BETWEEN MASCULINITY of MONEY AND GENDERED STEREOTYPES**

The following chapter addresses the first objective of the study and explores the relation between Masculinity of Money and Gendered Stereotype, the perception of people about women earning and job, it will also deal with the women experiences of the masculinity of money in joining the labor market and continuing their work in this environment. The researcher records the perceptions and experiences of women with the ideology of Masculinity of Money.

### **5.1 Factors behind Joining the Labor Market**

Today Pakistani women are actively taking part in labor Market and the number is now increasing in formal and informal work sectors. Many opportunities of work and economic stability are now available and accessible as well. This is causing women to take part and stand up for their selves and their family when they need it. Married women are stepping into labor market and providing for their families this is now a major part of married working women who are involved in the economic production. The factors to determine the married women participation in labor market are extremely complex (Hafeez & Ahmed, 2002). Benham (1980) there are many factors that contribute to the women participation in labor market such as household income, family size and structure other than education.

The respondents mention many different reasons for them to participate in the labor market. The many reasons were shared by respondents and how it is taken by their family.

#### **5.1.1 Financial Instability/ poverty**

The inflation rate is increasing day by day, which is putting people in tight position, to provide facilities to their families and look after all the expenditure it is not possible with one income. To pay utility bills and education of their children all of these things pushing women, wives to take the role of provider. This is the new need, but women

had to deal with traditional ideologies as well that make difficult for them to adopt in the other role completely.

This work by Vitali and Arpino (2016) on Female breadwinner Couple in Europe shows that the women taking over the role of breadwinner is due to the male unemployment it is not the result of gender equality. In thirty-two regions out of total region where this study was conducted female breadwinner prevalence is the result of male unemployment.

The researcher came to know that many respondents break the stereotype and came into labor market to deal with poverty and financial instability this provoke the married working women to take active participation for their family's welfare.

One respondent told during the interview

*"Everything is so expensive, to get the basic needs like food, grocery my husband cannot provide all of this in his pay it become necessity for me to work"*.

*"Money is the sole reason I am working just to support my husband; we both need to earn to fulfill our basic needs"* one of the respondents shared during interview.

Another respondent shared:

*"I used to work to earn money but later my husband has taken large amount of loan from some people for starting business, but it didn't go well, and I have to work harder because I have to pay their amount as well it's a lot of pressure on me"*

Rise in female-breadwinner couples or dual earner couples is due to the economic crisis and to provide financial support to the family rather than their own choice to participate in labor market (Vitali and Arpino, 2000).

One of the respondents told

*"I started working because of the poor house conditions, financial instability, my husband was not working to provide for family so basically, and I have to stand on my own feet to feed my children. He didn't want me to earn he didn't give me permission to start job, I started my job even though he didn't allow he also took some serious actions but later his mother and sister said to let her work, but he is still not happy even though I am working from many years and providing economic provision to my family"*.



There has been great decline in the number of male breadwinner family, and it is structuring gender roles at work and home as well. The number of increases in women as co-providers is the result of certain situation is not solely for the purpose of women career development or their choice to work. Mostly women started to involve in economic role is to support their family. The first reason is men unemployment or underemployment which leads to dual breadwinner families (Charles, James, 2005, p. 481-502).

One of the respondent told that the reason she came into workforce after marriage is *“The lack of responsibility which leads us to the poverty I didn’t have milk to provide my children I used to work before so I decided to work again and overcome this poverty because my husband had no plan of doing job, whatever job he start he didn’t continue it for long time he said he doesn’t want to work under someone I will do my own business but that requires money.my husband showed no support he was not in favor of me doing job I had to do everything to start working and continue my job, my husband said if you put one step oy of the house you will regret it but I did what I had to do I asked my in laws then tell me how I will feed my children if their father is not providing then what should I do”*.

The male breadwinner is financially supported by the wives through their personal property and earnings it’s more like they are breadwinners, but the role of wives is also greatly involved in this (Hood, 1986)

One of the respondents shared:

*“My husband was going through tough time he lost his job and working on two jobs day and night, but things were getting out of control because we had elders in family, they need medicines and checkups, we had children to feed and provide them good quality education. For helping my husband, I offer him to sell my gold jewelry he refused and said “mere abhi itnay buray din nahi aye” but later I convinced him to sell it. I did everything to support my husband but then I decided to do job and support him financially, the amount every single month may make our life’s a little stable”*.

### 5.1.2 Fulfilling the Needs of Children

Mostly mothers spend all their earning to fulfill their children needs like books, uniforms, stationary tuition fee and all. So, mothers are participating in labor market to improve their children life with providing all the facilities they need to have a good quality life (Hafeez & Ahmed, 2002).

One of the respondents told:

*“The only reason I started working is to fulfill the needs of my children, my mother always used to say “purh lo baad mein kaam aye gi” (get education it will benefit you later) now I am very happy that now I am using my education and it is very helpful. I don’t have daughter but if I had any I would do anything to give her higher education”.*

Another respondent shared

*“My children were starving we had only eggs left to eat, my children were asking mam why we can’t have paratha, why can’t we have fruit that was so heart rending for me that I decided that I will not let my children live like this anymore”.*

Magnussen (2012) examines the economic provision and he analyzed it’s not just to bring provision for family but also to maximize it and manage all those things under your pay.

One of the respondents shared

*“Its men duty to earn and provide for his family but if your needs are not fulfilled through your husband’s income as a women, I have to do something I cannot let my children to stay hungry and don’t let them go to good school it would come on me that I had something to support my family and I didn’t do anything and let my children starve”.*

### 5.1.3 Case study

During the interview and field work one of the women who was working for school as maid thought I am from Ngo who can help her financially.

She is 33 years old. She told me about her condition how she is working as maid in school my husband is alcoholic, I had to take care of her four children my daughter take care of her brother and sisters until I am here in school. I come at school at 7 o clock before anyone to clean the school, all classes, staffroom, corridor, and washrooms and

if needed to clean again I have to stay there at school timing Now I am worried that my daughter has to get admission in school now how I am going to manage all this.

My husband whenever he needs money comes home and take all the money I have. I have to be a caring and loving wife because he is my children father, he wants food and respect, but he doesn't respect me in front of my children they have to see all this which makes me sad.

When my husband gets into this problem I had to start work because we have nothing in our house, we were eating from other people house for very long time now but how long it can go. Sometimes my husband get money from doing paint he is painter he comes home and brag about it that he can earn, and I am not dependent on you look I have money and she gave some money to kids to get snacks and then at night he wastes all the money on drinks. It's my responsibility now to manage house to take care of my children and their needs for that I workday and night but when my husband earn money after months, he consider his pay as more valuable than mine and says "*mujhe kya pata tum kaisay paisay kamaati ho kahan jaati ho bahir kidhr rehti ho*" (*I have no clue how you are earning this money, where you roam around and stay*).

Another respondent told

*"I started working because I wanted my children to study in good schools and get quality education. I stated working in vocational center and teach girls stitching and knitting through this I earn money which is for the good schooling of my daughter and son both are going to public school now. Before that my husband told me to get them admission in madrassah because we cannot afford their education and what will they do if they get education, we cannot provide them higher education its better they know their reality. Then I came to know about this school and joined it as teacher to pay for their fees and stationary items so basically I took care of their education."*

Working mothers are providing the needs to their children as inflation is causing people difficult in teaching their children, mother has to step out of their houses for the welfare of their children for their better future. The school expanding is increasing, to pay fees of four children at time is not easy and possible in one pay.

#### 5.1.4 Dependency

Women are in absence of facilities and opportunities due to poverty and dependency, women are not given right to inheritance, the access to education is limited and lack of access to economic resources this put them into position where they are dependent on the men their decision and opinions are of no interest (Alam, 2011).

One of the respondents told during the interview

*“The only reason I started doing job is because I lived in the household where my mother-in-law has authority and he had control over the financial activities I have to ask her every time if I needed some money all money was in her hand which pushed me to earn my own money it was very difficult to take this step, but it was worth it”.*

Another respondent mentioned

*“I chose to work because I saw my mother going to a lot of struggles because she was totally dependent on her husband, she is accountable to my father for everything. After getting education I want to do job, but my father didn't allow me to do job and become independent I decided to start working after my marriage and become independent my father is still not okay with my decision, but he cannot say anything about it because my husband is supporting me”.*

The patriarchal society limits women from property rights and ownership. Their mobility in the hands of men, they have limited access to information, their role is limited to household through this patriarchal structure generate deeper gap between women and men access to opportunities (Alam, 2011).

One of the respondents shared how he had to go through a long process of dependency on others

*“The dependency and manipulation forced me to start working as I belong to well off family my husband is landlord, but he is very irresponsible, he works in Sindh, he doesn't come here, he has no clue about what how we are doing, do we have something to eat or not nothing. Whenever he sends money through his cousin, he never gave us the complete amount my children were starving I cannot go back to my parent's house*

*because how long I can stay there then I decided to start job so I can come out of this dependency on my husband and then his cousin. He didn't want me to have money directly in my hands."*

Another respondent shared her experience

*"I live in joint family, and we have to pay for our part in bills, grocery anything but because of my husband is not that well off it was not easy to manage everything under pay we were becoming burden on my brother-in-law that also create small family issues and your position become weak in the family because you are dependent on them. I felt its right to do job in this way I can help my husband and won't be dependent on my brother-in-law."*

One of the respondents told

*My husband works in Dubai, and he sends us kharcha, but my in-laws don't let me take it they want me to give all money to them. My husband also told me to give it to them they will take care of everything and you don't have to be worried about house hold activities but slowly they took everything and I was totally dependent on them I have to ask them for money and for little things as well, then I decided to work and earn money so I can become a little independent my husband is not happy he says I earn well "na shukri na karo mein tumharay liye aur ghar walon kay liye bohut bhjta hun tmhein koi zaroorat nhi" (don't be so ungrateful, I am earning for you and family I send a lot of money for you and family you don't need to start job). I want to work because looking at other people faces when you ask them for money is so painful even it's your own money.*

Another respondent told

*The approval of the male in your family is required for taking job opportunities I was given opportunity from my department to work in as a lecturer but my father didn't approve of it and said "hmein tum say naukri nhi karwani" (we don't want you to work), without thinking if I want to do it or not, later I got another opportunity to work in school APS army public School I gave interview but because of my father I didn't start my work. After getting married I decided to apply for jobs, but my husband said you don't need to do that "apnay ghar aur ghar walon pur dehan do un ko waqt dau" (give time to your house and your family that is more important). I thought if I didn't*

*take step today, I don't need their approval why I am dependent on them to say yes, I am not doing anything wrong. Then I decided to apply for job and gave interview in two different school and got call from one school and told my husband he didn't like the idea that I am not listening to him my father was not happy at all that I should be giving time to my house and husband he even tried to stop me from going but my husband said to do it as long as you are not neglecting your responsibilities.*

The dependency of women on male for their approval for applying for job is also a big hurdle for the women involvement and representation in labor market. The restriction on women mobility and decision-making power is in the control of men this put women more dependent on men for all the economic opportunities they can avail.

### **5.1.5 Self- Interest/ Education attainment**

The educated married women taking every step the higher the education of women the more they are participating in labor market, this shows that the education of women influences female representation in labor market. (Alam, 2011). Women are attaining more higher education than men, they are capable of applying in many opportunities and can reach higher status because they are more qualified now mostly women are working in teaching sector and not applying in organizations and companies because of limited options are there for women to take part in because of family's concern.

One of the respondents told

*"I had a good degree and grades I wanted to work and earn, but this all come with lots of challenges which I am still dealing with, I want to work in the office sector, I did my M. Phil in Biotechnology but it's something I have to compromise if I want to work".*

Another respondent shared

*"Money is not the sole reason in my case I am working because it's something I like to do, and I got the opportunity mostly people don't get it, I know how difficult it was for my parents to give education to their siblings my brother and I both were going to university at same time and my little sister was in going to college. I cannot waste my parent's hard work by not using my education and wasting it, I want to become something for my parents".*

The married women are participating in the workforce because the jobs that require higher education with advanced knowledge this pushes women as there are more educated women who can work and participate (Katz, Stern and Fader, 2005)

Another respondent told

*“I decided to do job because it was not just interest but before getting married, I did job as a teacher, and it is very healthy for yourself, and it gives you confident. I want to buy things with my own money and be independent it’s very important at this time to especially engage in activities it also keeps you fresh.”*

One of the females mentions

*“The only reason I started working is because of the degree, I always wanted to earn my own money and stand on my own feet it was easy for me I go job as teacher in school and it was very respectable and decent job. My husband didn’t say anything about it as well because it was teaching if it would be other job, he would have problem”.*

### **5.1.6 Case study**

Samina is 31 years old working women she explained her situation and challenges during interview.

I am working as teacher in SLS with my own choice It’s something I don’t like to share but if you are saying you won’t mention my name and make it anonymous I like to highlight that it’s still present at this time my husband is very loving and caring but he doesn’t like that I work and spend time out of my house I started working as school teacher and I like working there as well but my husband become completely new person he doesn’t like me working in this environment.

It’s not easy for me to work in this unsupportive environment but if I will not take step now, I will regret later. First, I thought he didn’t like me to work around men because my husband thinks I work between men, he forced me to wear burqa. He told me you will only do job if you will wear burqa. I did that to continue my work I thought it’s not a big deal but then when my pay used to come, he will take it as its your money not mine keep it to yourself as something I earn those in haram way. He was happy until I mention something related job. Till now it’s been three years my husband is not okay with my earning. He thinks it’s not okay for men to use wife’s income I don’t know does it make them less men or something.

“It was my own decision to start working in the conventional center I saw my friend going there and using her skills and talents to earn money, it encourages me to do the job I came back before my husband come back from his duty and take after the household activities.”

Many women had to go through different problems, and they were going through situations which pushes them to continue their job and continue it for the well-being of their family and theirs as well. The different factors push women to engage in labor market the major factors for females were poverty, financial instability, lack of resources available for their children, for quality education of their children, the dependency on others for money and approval, and it conclude that many working women who are married taking strong steps against these traditional gender ideologies and involving themselves in the labor market to overcome the dependency.

## **5.2 Female Earners and Masculinity of Money**

The women have to deal with many stereotypes about women role as breadwinners and co- providers, not just their role is being judge by society, but their earning and job is also analyzed through lens of society. The takeover of female in productive role is not acceptable by society the female income that provide her stability and independency is criticized by the patriarchal society and still women are facing issues due to the patriarchal domination and their defined roles.

### **5.2.1 Perceptions of female earning**

The male breadwinner structure started to crack once the women involve in the provider role and women started to earn more than men, this highlights men’s insecurities and put them into position where they feel scared of losing their position and status men as providers.

Today at time of this inflation a house is not possible to run on single earning today breadwinner status of men hinges by wives’ contribution whether it’s through some formal or informal work. The establishment of the economic relation between husband and wife that bring out the ideology of masculinity of money in many families. This is getting more common but along with it the responsibilities and traditional gender ideologies are still present.



One of the respondents shared how her pay is considered:

*“I did that to continue my work I thought it’s not a big deal but then when my pay used to come, he will take it as it’s your money not mine keep it to yourself as something I earn those in haram way. He was happy until I mention something related job. Till now it’s been three years my husband is not okay with my earning. He thinks it’s not okay for men to use wife’s income I don’t know does it make them less men or something”.*

Another respondent told

*“This is something I personally feel bad about my husband doesn’t consider my pay as something to mention this is very disturbing at sometimes, but I don’t let this come in between our marriage. The things I buy with my pay I cannot mention it and discuss things in detail my husband gets in bad mood I use that money to buy things for my daughter and gifts for family and for my personal needs.”*

The female earning is not considered as something which is beneficial for the house and something to be proud of, it is taken as men are not able to perform their role of providing economic provision so wife is taking that role as well and more stronger and capable than her husband.

One of the respondents told,

*“My husband used to say because of you my friends make fun of me that you are the one who is dependent on his wife earning, I cannot show my face to anyone they taunt me that here comes the one who is dependent on his wife’s money, but still, he do nothing to earn so his wife do not have to earn”.*

One of the respondents mentioned that *“My husband says keep your salary for your personal things it’s not like I need your salary to run house am financially stable I would not require your salary I have reliable setup of my business”.*

### **5.2.2 Case Study**

One of the respondents shared her experience about her pay is considered in the family.

I am 40 years old I had done many jobs first I work in Daewoo than after that I worked in another bus service. Then I transferred into administration department. After that I

applied for teaching and become a government teacher. Before my wedding my brother was not happy with my job as bus hostess, he made me many times to quit the job he used to say *“aysi kamayi ka kya faida pura pura din mardon kay durmiyan hoti ho koi izzat daar naukri nhi mili thi”* (What’s the benefit of such earning you are always surrounded by men, don’t you have any other job to do?)

Whenever I used to contribute some money in house he used to say *“mein itna bighairat nhi hun tum khush hogi apni kamayi say mujhe tumharay paison ka kuch nhi chahiye”*. (I am not that shameless that I will use your pay, you must be happy with your pay but i don’t need your money and neither anything of your money).

I had my mother support but sometimes she had enough of this, so she told me to leave this job. After I got married, I had to start job again my husband didn’t earn that well but when we had kids it was becoming so difficult that I told him that I will continue working he didn’t like the idea he said that you don’t believe that I can provide for my family, and you want to do job. It was not easy for me to start job my husband started to feel insecure and used to say things like it’s my pay through which house runs. If sometimes I get late, and he don’t get things on time he says *“paisay kamanay ka toh Bara shawk hai ghar ka kuch pata hai ghar walon ka kuch pata hai”* (You like earning money, but do you care about your house is in which condition and how your family is doing).

One of the respondent shared that his father in law is against his job and when my husband gave me permission my father in law said *“aurat Ka kamayi say kya Lena dena paisay say kya leina dena in Ka kaam hai Ghar bethna aur apnay shauhron ki khidmat karna ghar dari karna”* (what’s women has to do with earning, what’s she has to do with money their work is to stay at home and take care of their husband and do housekeeping).

### **5.2.3 Perceptions on female job**

Balkar (1989) in his study mentioned that for men successful woman is the one who is “good and responsible wife also a “good mother”. The women is successful when she fulfill the traditional roles her success is in being a good wife who take care of her husband and her house and good mother who is caring towards her children and they are her first priority.

The gender stereotyping is creating problems for women in Pakistan though this problem is very much controlled in the western countries. Even in this era women are not appreciated to take part in political activities as this is considered men domain. Women are considered less capable of doing male jobs or those jobs which required them to go out of their houses and these perceptions are not letting women achieve high positions.

One of the respondents said

*“My husband doesn’t want me to do job and take care of household he still doesn’t like it but now I had taken over the financial responsibilities and our life is more stable now that’s why he is bearing all the differences which comes with me doing job”.*

One of the respondents shared that

*“My job for my husband doesn’t require hard work I just have to be there and most of the times teacher talk and do nothing they just wear clothes and its fashion show every woman is wearing new dresses and showing them off. Teaching is all about lawn clothes that’s all”.*

One of the respondents shared

*“My effort all goes into waste when I say that today was hectic day and my mother-in-law says “toh chor do konsa tumhara kaam hai humnay tmhein kaha tha Naukri karo, yeh Naukri karna sirf mardon kay bus ki baat hai” (so leave the job, anyway it’s not your job to earn, did we ever told you to work, it’s just the job of men only they can do it it’s their cup of tea) and my husband also says the same thing about my job. It’s not like I work in AC, and I am sitting all the time its 50 minutes class and I stand in it for 35 to 40 minutes and must be attentive for 5 periods. This requires a lot of energy”.*

The working women often reject the opportunity to get higher posts or those opportunities which can help them with their career due to less support from family and spouse. The pressure of performing dual role for them it is more important to maintain the caretaker role because it is considered the highest achievement of women in society (Shabbir, Shakeel & Zubair, 2017).

One of the respondents shared

*“I don't get this thing that why my in laws take my job as an enjoyment they know that I support my family by doing job they think if they appreciate me mein sarr pur charr jaon gi one time my husband uncle said kaunsa ap koi mazdoori karti hain” ( it's not like you are doing any physical labor).*

Another respondent shared

*“To earn money requires you to come out of your house and it takes time and hard work, my in laws take my job as I do it to stay away from my responsibilities. My husband has cancer and because of his condition he cannot go to job, I am the sole earner who earn and provide for my family”.*

Women are working in both spheres one which is female dominant and other male dominant, and it shows two different sets of problems. In female dominant sphere women are not appreciated for their efforts and undervalued. But in male dominant this is different problem like polarization, visibility, and highlighting women as outsider (Peetz).

One of the respondents shared that her husband said to her once:

*“Tum koi nirala kaam nhi kur rhi kahin aurtain kamarhi hain apnay bachon kay paith paal rhi hain” (You are not doing something different there are many women are working to feed their children).*

One of the respondents said that:

*“My husband gave me the permission to do job as long as I am doing teaching but the brother-in-law of mine is very conservative mind set. He said to my husband “Tum nay apni biwi ko shay di hui hai yeh naukri karnay kay bahany saer sapatay kurta hain meri biwi ko meine itni jurrat hi nhi di keh mujhe say poochay ya ghar say bahir fazool jaye” (You have given too much space to your wife they are just tactics to enjoy and stay out of the house in the name of job, my wife doesn't have guts to ask me to do job and she can stay out of the house)”.*

#### **5.2.4 Case Study**

Tanveer is working mother who teaches in the governmental school from past 13 years. She not only supports her own house but also supports her mother who is old now and requires checkup and medicines. Tanveer told during the interview that her in laws are

against her job, we first shift from village and my in-laws are against me moving with my husband then after that I joined school my in-laws said that she is doing job other than staying home and looking after her kids and husband. They said “*shehr ja kur is nay shehri aurton wali hurktein shuru kur di hain hamari aurtain kabhi ghar say bahir nikli thi ab yeh naukri krein gin toh ghar chalein gein*” (after going to city she starts behaving like the city women’s, our women’s never used to go out of their houses now women have to work to run house). My husband got into pressure and forced me to quit but I continued my job. When my husband saw that it’s only benefitting for him, whenever he needs money, I gave it to them he then let me work because I was saving my pay. I have savings so whenever we need money, he comes to me. My sister-in-law was getting married my husband used my pay to buy things for my sister such as electronics and utensils, dinner set, bedsheets, and many things. But he didn’t mention this in front of anyone and till now he didn’t say that my wife is supporting me financially. Even my in-laws knows that my husband bought these things with the savings I did but they say in front of everyone that our son had taken care of all the expenses of his sister wedding. Later my husband used some money for his mother’s operation. I am not being appreciated for doing efforts and saving money for my family. But my job is to earn and save but otherwise my job is not needed, they don’t mention my job.

The working women are joining labor market and putting efforts to support their family. Their work and productive role is not appreciated. The ideology of Masculinity of money put hurdles on women smooth working and also stop them from many opportunities. Women earning and job is defamed and degraded in many ways, female explained that their job as teachers is considered easy, struggle free and it doesn’t required hard work. The traditional ideology of gender role is the reason women are facing gender stereotypes.

## 5.3 Working women and their experiences of Masculinity of Money

### 5.3.1 Men, Money, and Masculinity

The husband should be the breadwinner even if the wife works; and a husband should earn more than his wife (zuo and tang 2000). Those couples where wife earn more than her husband and have higher occupation status, they underplay women role as provider and present men as the economic provision of the family to preserve the traditional gender role to maintain balance in the equation. In Pakistan men are the breadwinners of their family their role is to provide for their family. It's their prior role and they are taught to earn and it's the men role to earn. This thing is inculcated in the minds of men that it's their role and nobody can do it better. When they start a new family, they are taught that your wife is your responsibility, and you had to be responsible for economic provision. This put pressure on men to confine their status and position.

The respondent shared during the interview that ideology of masculinity of money is reflected through her husband's thinking:

*“This ideology exists in my house my husband has this thinking that women are supposed to stay at home and deal with whatever their husbands bring at home. I am working from past many years but still my husband doesn't let go of any opportunity where he can tell me that “whatever you are earning is not the reason this house is running don't ever think that you are running the house”.*

Men consider themselves of no worth when they are unemployed or in financial loss this leads to strong feeling of loss masculinity ( Kolves. Kumpula. Leo, 2013).

Charles & James, 2005 mentioned in their study there are many elements that promote male breadwinner system, stereotypes about gendered labor, spheres of responsibility, men earn more than women, men are more employed in permanent and secure jobs but still the insecurity is their when partners job bring the little independency to her.

One of the female respondents shared

*“My husband got really insecure when I was doing job and he lost his job because of some issue, I told him to don't take tension everything is going to be fine Insha'Allah*

*and I am doing job we can manage for two to three months easily. He said it's not that, I need to be the breadwinner it's my self-respect that doesn't allow me to be dependent on my wife, I feel like I am not capable of anything if I am not providing for my family".*

In most of the families where women work and income is considered extra or accessory it doesn't put threat to men status as breadwinner and men as the main responsible for the economic provision of family (Potuchek, 1997; Zelizer, 199).

Another respondent shared

*My husband felt insecure/defensive because I am the main breadwinner my words and action are taken in a wrong way. Sometimes my husband says "Yeh mut samjhna keh mein tumharay qabu mein ajaon ga tum kamati hogi toh apnay liye" (don't you think that you can control me, you earn for your own self not for me).He felt that I will take away our children just because I am the main breadwinner "Yeh bachay meray bhi hain khon toh mera hi rahay ga tum in ko mujhe say lay nhi sakti"( they are my kids as well, they are my decedents and they will remain my kids you cannot take them away from me).*

### **5.3.2 Case Study**

My name is rukhsana I have been working as government schoolteacher from past 12 years My husband and I both work in the government school as teachers first it was not problem my husband was my senior but later my husband got a little insecure as my grade got improved and I got higher grade than him. Then this thing came into our house, and he started to point out that because of me you got this position, my reputation was good that's why you are getting success. It's easier for women they get more privilege as women. When we were in same school it was not easy because he used to observe every single thing how I am dealing with other male colleagues our school principal was male because in most male branches of government school males' staff is more than female. When my colleagues started to give me more respect and they used to take me as their senior now things were changed now our status is different now it was difficult for my husband to deal with these changes. Then my friend gave me suggestion to transfer into female branch in this way you will be away from all these problems when you will work in different branches, and you will not be around male colleagues. I did my transfer things are ow stable, but he sometimes gets frustrated when people mention him that your wife is doing well in your field and one of my

cousins all ways mention me as “*oh 18 grade ki officer agayi*” my husband don’t like it when he says this. As a wife I have to maintain my husband dignity that he felt the main breadwinner and the responsible for family’s economic provisions to have a healthy life.

As many working wives are diminishing their role to maintain their husband identity as main provider, this not only is beneficial for peace in their house but also creates balance in the society where gender role ideology is defining the positions of men and women. The husbands felt threat to their role as providers and their power over the family related decisions. For these wives do their best to maintain healthy environment to have a happy marriage. Men feel stressed that their wives are overshadowing their role as provider and put them into stress along with-it family pressure makes them more insecure about them.

One respondent told during the interview:

*“I earn more than my husband his business of property dealing is not doing so well my pay comes monthly so it’s more like I run house. My husband felt sometimes that I don’t give him time and my house my responsibilities I am neglecting them because of this covid I have to manage both of things at one time, mostly when I am taking classes online my husband wants me to give breakfast to my family it’s difficult for me to manage. He takes this in a negative way and says it’s not like you are the principal of school you are just the teacher not all responsibilities are on your shoulder what your responsibilities are those you are not fulfilling”.*

### **5.3.3 Case Study**

Atiya is doing job in college, and she is teacher of chemistry. She is 29 years old she told us during the interview I have done MSc chemistry I was doing teaching before getting married and after I got married, I continued with my husband permission. My husband is sipahi in army and he was away on his duty. I started doing job because my husband had planning on making our own house, I had saved money before my wedding, and I also saved money after marriage. My in laws were totally against my job and not spending money on them was the main reason. I was going through hard time because of my health condition. I had kidney problem and because of this I have to go to hospitals for test and checkups they thought I was doing this to neglect my



responsibilities. My husband didn't want to make money from my house he told me I don't need your money for making house. Later he got into some problem regarding land ownership for this he required money he told me to give me some money he will give it back but now he had never ever taken name of that amount and given me anything back, but he told me that he don't want my money in house he will make it with his own money. That money was also mine and it was large amount I gave it to my husband in his difficult time. I am quite now just to have a peaceful and happy marriage money is not something I want to ruin my relationship.

## **5.4 Perception of woman on their role as Co-providers**

Women mobility and autonomy is always measured and controlled by the patriarchal society, in Pakistan women are dependent on their husband for financial needs, they are told to stay in their homes and their men will provide them with every need. The patriarchal society uses Islamic concepts to confined women to house and their talents and skills are suppressed. In this section women shared their views on women position in Islam and whether they are allowed to work or not. The value of working women in the Islam and how actually society uses Islamic values to control women mobility and autonomy.

### **5.4.1 Misinterpretation of Islamic Values**

Mostly people of Pakistan misuse the meaning of Quranic verses and use them in their own benefit which promotes the ideology of Masculinity of Money and restrict the economic development of women. This misuse of Islamic information deprives women from getting education and because of this the woman are unable to know what their rights and position in Islam. "In hadith Messenger of Allah Almighty also allow women to participate in economic activities. Jabir bin Abdullah said: My maternal aunt was divorced, and she wanted to harvest her date palms. A man rebuked her for going out, so she went to the Prophet (SAW) (inquiring about going out during 'Iddah) and he said: 'No, go and harvest your date palms, for perhaps you will give charity or do an act of kindness."

Women can participate in economic activities and it's not something they are forbidden from, they have right to participate in activities which generate income whether it is business or work. The misconception about Islam like men are more superior to women is not letting women grow they are treated lowly in every aspect of life and their right of education along with other rights are controlled by the dominant male member of family. (Parveen. Rubab,2013, p.55).

One of the respondents told

*Women are known for their role as mothers and wives they are identified as these roles in domestic sphere if they are seen in different spheres it is not acceptable for society especially in Pakistan women are confined to homes, they are not given awareness of their rights in Islam. I am an Islamic studies teacher I know very well what Islamic values are and what are the limits. Allah Talla has given every single person a source to earn his/her rizq. If men are the providers than Allah Talla would not create certain situations for women in which they have to work or earn. Men will always be there to provide but everyone has to die whether its men or women. She then mentioned in time of Hazrat Omar khilafat he appointed Al-Shifa' Bint Abdillah as Market Supervisor in Madinah. She then mentioned that in times of Hazrat Omar women were appointed on many positions which were authoritative. Yahya Ibn Abi Sulaym says: "I saw Samra' Bint Nuhaik, she was the companion of the Prophet, wearing a thick dress and a thick overcoat, with a whip in her hand, correcting people's behavior, enjoining what is right and prohibiting what is wrong."*

One of the women responded:

*"In our religion this is ordered to men to earn and provide to his family with halal food, but it does not mean that women cannot work they can come out of their houses when it's necessary just like I did after 2 years of marriage I came to understand that I have to stand on my foots then I will be able to fulfill the need of me and my child".*

One of the women responded when asked about their work and Islam,

*"She answered in her context that my family members use Islam as a shield to make me feel ashamed that I am going out of house and disobeying my husband. I believe whoever earn with hard work there will be barkat in his/her income, Allah Talla never*

let anyone hard work goes into waste when it's earned in the right way or halal way. Working women are harder working they are not only taking care of their house but also working to earn money. Before going to school, I wake up at fajr and then I start preparing for school. I make breakfast for children press their uniform, prepare their lunch and then go to school. I also prepare breakfast for my husband before going so he can have it later. Then I go to school on van with my children. Still, I don't want appreciation just respect and support which I don't get. Just don't use my religion as a shield. I am sometime told that how you will enter Jannah when you are disobeying your husband and crossing boundary of your house without his permission”.

Another respondent told:

*“I believe that it's okay to work today it's their right to use it or stay at home. I am earning and I am doing nothing wrong I am in my limits, and I know my Islamic values”.*

Another responded:

*“I believe its true women should stay home and take care of household and if they work, they should not take their house and family for granted. Its primary duty of men in Islam but women is earning to support her family and to feed her children and Allah has said whoever do hard work his/her hard work will pay off on the day of judgement it's for both sexes not just for men”.*

One of the respondents shared that

*“I don't believe this Hazrat Khadija (A.S) was businesswomen she used to take part in the business matters Allah Tallah would not have set this example for us if it was not allowed in Islam women are allowed to do anything in their limits just like men. It's just have to be in the limits of Islamic Sharia, my job is very secure I am always surrounded by women and I am in safe environment. Teaching is very respectable profession and its sadqah to teach someone and transfer knowledge that is beneficial for someone”.*

One of the respondents recited this translation from Quranic verse and explained tha

*“For Allah Tallah everyone who work hard and put all their effort to earn halal food Allah has reward for them then how come women who are earning and doing it for*

*financial stability and to live a respectable life with doing charity and all their will be no barkat in her income. "Never will I allow to be lost the work of [any] worker among you, whether male or female; you are of one another. So those who emigrated or were evicted from their homes or were harmed in My cause or fought or were killed - I will surely remove from them their misdeeds, and I will surely admit them to gardens beneath which rivers flow as reward from Allah, and Allah has with Him the best reward."(Quran 3:195).*

One of the respondents told

*“As a Muslim woman their priority is family they should look after them and violating their rights is like not following Allah’s order. Allah Tallah has created balance in the life of Muslims by dividing responsibilities, but these responsibilities are now not fulfilled by the males whose sole duty to provide his family women are now taking over the role and in most cases, they are keeping their Islamic values in consideration while doing job. Their priority is to work and become confident women by using their education for good purpose and also getting economic benefits from it, women are now aware of their rights in Islam and the limitations and conditions which are set for working Muslim women”.*

#### **5.4.2 Impact of female earning on their autonomy**

Women participation as breadwinner provides stability and financial well-being in the family but along with it, they must face certain challenges which effect their relationships quality and stability. The working women who are married claims it becomes easy for them to manage if they have husband’s support. According to Sen’s study highlights “the ways in which earning money may extend women’s options but may also intensify their workload and responsibilities without necessarily increasing their autonomy”. Women should be appreciated with all her efforts in both roles.

(Pearson 2007, 207) Working women autonomy is measured through their independency, their power to make decisions and their involvement in resource control. The women autonomy is related to their improve conditions and their ability to have more authority over their actions. Women who are working have now using their education and skills as a tool for gaining autonomy, their house conditions and their financial condition is also improving which is reflecting on their autonomy by being less dependent on men for their survival.

One of the respondents told:

*“I stated working to support my family, but I don’t think I can now leave my job it’s had become my habit, pattern of my life, feel like I have purpose every day, I know it’s not easy to manage my work and house but it’s come with pros and cons of it”.*

One of the respondents answered when asked that will you leave this job if your husband start to earn well. She replied:

*“Maybe but now, I am so adjusted into this routine, when you spend some time out of the house you feel relax and you forget the real problems of your life for some time this is how I maintain my peace”.*

One of the respondents shared that:

*“She takes this as a blessing from Allah Tallah has given her this autonomy. The independency and the ability to take decisions and provide quality life to my children is what I believe it’s the best feeling when you know you can fulfill the needs of your children related their education, their needs, their food anything that they want and necessary for them. I take this as the result of my hard work that my children are happy and they are doing well in school and confident, they are not going through any trauma or less than other children this gives me peace and happiness. This is the reason I keep on working and that’s what makes me happy and more passionate”.*

Another respondent said

*“I don’t ask my husband for financial support I am capable now that I can manage things own my own. When the time was their then my husband had not done job and now if he does something I will be okay on my own Alhamdulillah. My future is also secure as I have reward of my services which will be enough for me in my old times”.*

Another respondent said:

*My job has helped me a lot not just financially. I am more confident and more social; it gives me pleasure and satisfaction as well u feel happy and active I can support my husband and lower his pressure in some way.*

The autonomy for married women is very important they can provide the financial stability to their family with their work and the resources they can get from work, like

health facilities and other resources attach to their paid job. Women bargaining power increases when women are involved in paid jobs, they are now less dependent on their husband and the burden of one person removed as she earns herself and not only take her own responsibility but also contribute to family's welfare. (Ristiana & Handayani, 2018)

The respondents take on their job and autonomy she shared:

*"It's been the rule that men are the breadwinners of their family and they do so much hard work there is no doubt in that but what is wrong with women earning it's also earned through hard work. My job not only make me independent but also highlighted me that I can achieve anything I want the weak and less confident me is not there anymore who used to think she cannot go out of the house, cannot grocery herself but when you are hungry, and your children needs you become confident just for them. But this job had helped me a lot with my personality building".*

Another respondent shared

*"I am the breadwinner of my family I took care of all the financial problems women should be more focus on their career and become something it's more important now then getting married. I believe I took the best decision of my life by starting job now after struggling for many years now I am in post where people respect me. I am senior teacher in my school but now my family who never supported me in doing my work is appreciating me. My job has not just provided me autonomy, but I have achieved something that I never thought I will give the respect from my family I know it's after tons of hard work. In the end hard work pays off and everyone should work on their career for becoming independent".*

### **5.4.3 The accountability**

Women are gaining more empowerment on political and economic aspects of life which has somehow decline the idea of male as breadwinner of family. Today wives are out earning their husbands and violating the traditional gender role ideology (Waismel-Manor, Levanon and Tolbert, 2016[35]).

Working wives are today performing both roles they are not just taking care of household but also the breadwinners and Co-providers of their families. They have

certain responsibilities assign to them to cover the expenses. Mostly women are using their pay to provide financial stability in their family, and some responsibilities become their permanent. Women are accountable for their pay to their husbands and their pay is use as additional but as a source for getting financial benefit from it.

One of the respondent's mentions: *"my husband is the assistant manager but I am not aware of how much he earns, but he knows what my salary is and sometimes he tells me that when your pay comes it's your responsibility or you have to save money for the wedding events coming"*.

Another respondent told:

*"I am accountable to my husband if I will use it on myself, but I am using my pay to give my children higher education, it's my responsibility now and I cannot leave job if I want to, my husband knows what my pay is and how his burden can be low by using my pay. But I am happy as long my children are getting quality education"*.

*"Of course, my husband asks me about my pay and when it will come and in government job, we get extra money at times of board exam duties. This is also in my husband mind"*.

One of the respondents mentioned

*I spend my own money with my own choice, and I am not accountable to anyone I use it for my own expanding's those are not my husband's responsibility that is the reason he never asks as he didn't have to give me money for clothes and other needs. But what I was given for house chores by my husband for that I am accountable to my husband.*

Another respondent said: *"Not accountable but I told my husband that how I will use it and what is my target for this month I mostly use it for my house"*.

*"I practically cannot do anything without my husband's permission. Even some issues that are work-related still require his permission. For example, the School I worked for opened another branch in last year, and I was meant to go and start in the new branch, but my husband did not approve of it. I was going to start exercising along with a neighbor every evening. Again, he won't sanction that, either. No woman in this*

*patriarchal society, where women are subservient to men, can hope to achieve WLB or anything else without the approval of her husband or father”*. One of the respondents told.

## **5.5 Conclusion**

The traditional ideology of masculinity of money from past many years has been affecting the lives of both men and women but to men it has given a privilege of power and control over the other gender. The men are dominant in public sphere and in private sphere as well. This ideology is further promoted by the patriarchal societies and the cultural norms and values that insures the implementation of these values. Men have been the sole breadwinners from past many years, but the result of inflation and education women are also taking part in labor market.

Women are now working and taking their role as housekeeping in one boat, the good women is the one who is good wife and good mother she is success full in every manner as this is her priority. Women are now taking part in labor market to support their family financially, fulfilling the needs of her children, for independency and for their own interest. But in society where this ideology prevails it's difficult to work.

Many stereotypes are attached to women job and income. Women money is considered less worthy as it's not her prior role to earn which makes her not suitable for this position. This also put them in tight position where they have to deal with societies pressure which highlights their responsibilities as mother and daughter are the sole reason women created. The Islamic values are misused by the people of patriarchal society, their role is confined to house and men are the provider which limits women from all the other activities and make them dependent on men and stop them economic development.

Working women now are aware of their Islamic rights and they are taking their Islamic values inconsideration before doing any kind of job. Their job is also become a source of autonomy for them from any kind in dependency and a source of peace and healthy life. This also shows that in some point even though they are working and earning and providing their families they are still accountable to their husbands about their money



and job. Their decision about spending still involves men's opinion which shows men even take control of women income as control of women.

## **6 CHALLENGES FACED BY WORKING WOMEN DUE TO IDEOLOGY OF MASCULINITY OF MONEY**

The following chapter seeks to focus on the second objective of the study which is to highlight challenges working women faced due to Ideology of Masculinity of Money, this objective investigates that woman are dealing with many problems due to the traditional gender role ideology that men is the head of the house who provide for his family, and it should be maintained as their role and women should focus on their role as caretaker. Today women are working due to lack of resources and financial instability, their involvement in the provider role is not appreciated in the society and family. Rather than sharing their role women are facing many challenges that put them in tight spot and effect their work-life and their physical and mental strength. The amount of data gathered on the gender role suggests that the ideology of sex role is influencing the behaviors and attitudes of male and female through socialization (Hulett, et al. 2008).

### **6.1 Work-Family Imbalance (WFI)**

Male as the breadwinner and female as homemaker this stereotype is starting to fade by women also participating in labor market and contributing to the family's economic bag, but this also requires women to maintain their work and family obligations (Zuo and Tang, 2002). Women are participating in the work sector; the stereotype of female are more appropriate for jobs that involve care taking and men are more that requires physical strength is not being considered by people as they are not appreciating women who are working in the female dominant spheres women are undervalued in these spheres as well, whatever gives women autonomy and power of decision making is considered inappropriate for women (Peertz). It's difficult for women to accomplish expectations related to her role in the domestic sphere and also carry out their work at the same time. To maintain balance between you work and non-work responsibilities (Grzywacz and Carlson 2007, p. 458).

### 6.1.1 Load of Responsibilities

Working women still considering their role as mother and wives more important, they consider their household duties as their priority, and it gives them satisfaction and acceptance from their family members. We are still seeing the aspects of gender inequality in homes by not sharing the family related tasks with their wives and putting all the pressure on the wives (Sen, 2001).

One of the respondents shared:

*“It’s not easy to have work-family balance because in Pakistan women had to do all the household activities you will not expect your husband will cook food if he comes home early. My husband will wait for me to come home and make roti for him. I try to take the first bus from my school but sometime if it gets miss, I know a big issue will be created and I prepare myself for all kinds of comments and taunts. If you cannot maintain this, then stop working it’s not your cup of tea to do both things going outside and doing job is not that easy that’s why Allah Tallah has chosen men because they are given those traits. But he knows that if I left my job, it will be difficult to manage all the responsibilities that I have taken over for him”.*

One of the respondents mentioned *“it was not easy at start for me to manage my work and family responsibilities, because other house members were against my job so they showed no support towards me or helped me, I managed everything myself my mother suggested me to higher maid which can take over your burden. My husband refused that I cannot let this happen it’s your duty to do housework now I have to eat food cooked from the maid’s hand what is the purpose of this job, what kind of freedom you want if you don’t like doing my work then don’t do it, I can manage myself. You continue doing your job which is more important for you than your family then I dropped this idea of hiring maid”.*

Working women still considering their role as mother and wives more important, they consider their household duties as their priority, and it gives them satisfaction and acceptance from their family members. We are still seeing the aspects of gender inequality in homes by not sharing the family related tasks with their wives and putting all the pressure on the wives (Sen, 2001).

*“How can I achieve Work- life balance as a woman I am supposed to do everything at home and my husband who is head of the family is not acceptable to work in the domestic duties? In Pakistan men consider it their shame to help their wives in domestic chores. To have WLB for working women is not that easy she manages things by running”.*

*Another respondent told: “I have three little children, and I am responsible to take care of their duties, I have to cook and maintain their life my husband had never appreciated my efforts if you appreciate women for performing dual role they will climb over your head. My husband never participated in the domestic responsibilities I am working to support my family financially my husband shop is in loss for some time and my pay is the source for economic provision. These days I have more burden than usual because my husband is in home and my responsibilities and work is increased”.*

One of the respondents said

*“It’s her responsibility to take care of domestic duties which involves cleaning, laundry, looking after children, elders, and my husband. I should be the one who knows which thing where and how much grocery is left and all. It’s not men duty to take care of these minor details and I have never seen my father doing it or any men around me. I never expect from my husband to support me or any other men in domestic duties. It’s not acceptable for to me because our culture and society take it as irresponsibility of women that now men are doing her chores. It put burden on me of doing everything myself and after doing job I have to look after all the household work but as long as I am doing it, I know I am fulfilling my duties, and nobody can say I am neglecting my kids and my husband”.*

### **6.1.2 Lack of Support**

The social support of family makes it easy for the individual to deal with work -family conflict and on their job, the social support based in office also effects individual performance (Ducharme and Martin, 2000). Work- family balance maintains when there is lack of conflict between work and family domain.

In study conducted by Nawaz, Afzal and Shehzadi (2013) women in formal sector are facing many challenges in many domains, first the non-cooperative behavior of social

circle, problem of doing everything own their own without families' support. The problem of transportation and non-encouraging attitude of husbands and family members towards women employment. Cultural values force them to take things in a certain way and put hurdles in women to work in more smooth way.

One respondent shared:

*“No, they are not supportive at all I do everything myself I cook myself when I get back from school and do all house chores myself, before we used to live together, they used to ask me to make food and all other responsibilities but then I took a decision and shift to the upper portion because the burden was too much, I manage everything myself I have separate kitchen. I took care of children and focus on my job”.*

Another respondent told

*“I was doing job because my husband had health issues and he was not doing job because of her health. I had to come back from work and start cooking one Handi for my kids and in-laws and one food for my husband according to his health, then I come back and change my husband's clothes and give him medicine, I also take care of my children, I had to do laundry, send them to tuition and then start preparing for the next day. It's my responsibility to take my husband to doctor for checkups and tests, this all become too much for me to handle and I neglect my work because of all this because too much is going on in my plate. Sometimes I get late for checking test and submitting results, my deadlines mostly get passes but my school staff is aware of my situation and cooperate with me. My in-laws want me to take care of household but it's my responsibility to earn and provide for my family when my husband is going through hard time, they even told my husband that your wife is spending more time out and many household activities are pending. My husband sometimes gets frustrated and comes in pressure of all these things that he is dependent on me not financially but sometimes physically. It's hectic for me and I know I am not managing it that well, but I have to keep trying I have no other solution and not that financially strong to deal with all these challenges”.*

One of the respondents shared that the hectic routine and in cooperative in laws are putting her in to position she faced work- family conflict. They don't know what appreciation my in-laws they don't appreciate that she is taking all the responsibility of their son and providing for family financial stability taking care of all the expanding's they now take it as my duty and other household duties are mine as well.

Going to school which requires 1 hour drive is hectic I come from Rawat to my school every day. I am so tired most of the time that my van driver wakes me up that madam school is here I had no idea where I was. I came home and then do lunch because my van driver was waits for me outside when my shift get finish. Sometimes I feel like I have so much on my mind too many responsibilities, but I cannot stop.

One respondent shared that her mother-in-law supports her in, but her husband believes in traditional gender role and confined me to first fulfill my responsibility as wife as I will be question for those.

*“My mother-in-law and other family members are supportive, but my husband is not okay with my job and being out of my house the only reason I am doing this is because I have her support. My mother-in-law was supportive she appreciated because she knows that her son will not take the responsibilities seriously and I am doing what he should be doing but my husband was totally against it and I manage everything myself and I take care of everything related to my husband so he don't get any problem with my working I have to be home before he arrives. He wants me to stay home and take care of house, he goes to Tabligh for many weeks, and I am dependent on in laws how long this can go he says Allah will provide us food it's his promise. But Allah Tallah also told to find your Rizq and do hard work for it”.*

Another respondent shared.

*“Due to covid the situation got very different we have to set everything in our home, I was taking online classes at home and my children was taking their classes too. In morning I had lot of pressure I have to prepare breakfast for everyone and take my classes as well. Sometimes times slip from my hand, and I get late for making lunch. When my work got shift in house it was getting too hectic for me as I am expected to also take care of house as I am full time here, but they don't realize I have to work same like I am in school. They ask for the class topic of today how many students were there who was absent and why for that I had to be attentive. You require more support in this time then when you are in school”.*

## 6.2 Maintaining husband's dignity

Women are more empowered as they have many opportunities to participate in labor market to have economic independency this results in the decline of male breadwinner model. This decline is causing women to violate the traditional gender roles (Waismel-Manor, Levanon and Tolbert, 2016[35]). Patriarchy limits women mobility and give women mobility to men, it covers not only women, but children. Patriarchy is ideology which considers men superior to women (Rawat, 2014). Walby (1990) Patriarchy encourages male dominant society in which male leadership prevail and male are power holders in every sphere. It is a system in which women are subject to economic dependency, have no authority to take decisions about themselves, confined to their homes, their lives revolve around men, to take care of men his children and family.

One of the respondents told

*“It's acceptable not acceptable for my husband that I am earning more than him. He is okay with me doing job but earning more than him is still trying to work on this thing. First, I used to be teacher in Iqra School but later I applied in the quality school, and they pay good amount. For maintaining the happy relationship, I take my husband more seriously, so he doesn't feel less of himself. In our society men are more emotional to their role as provider. Their respect is attached to their work and their role as provider”.*

Another respondent told

*“My husband never asks me for money if he ever needs it, he thinks that men should not take money from their wives and daughters, he follows traditional ideology of gender roles. Men should earn and provide to his family and fulfill their needs. But in some situations where my husband doesn't have money and it's the end of the month I sometimes give the money from my pay and told him that I saved them when you gave me for spending on house expanding's and grocery. In this way I gave my husband money, and his self-respect is not shattered”.*

One respondent told

*“my reason to start job was to support my husband financially because I had degree and experience of teaching before, but when I saw that my husband is earning hand to mouth I thought to start job but my husband was against this idea I told him that I want to do it because I like it, what will I do with staying at home and I won't neglect my house you will not have a chance to complain, this way I maintains my husband self-respect and he is okay with me doing job. My pay makes a little difference in our house I feel like my contribution is helpful”.*

### **6.2.1 Effect on Marital relation**

Women's economic role helps in establishing stability and well-being of family, it also creates more challenges for women regarding traditional gender roles, it also be impactful on the couple's relation (Oppenheimer, 1997).

*“My husband felt that by earning less than me emasculate him, he is van driver, he gives pick and drop to kids of my school, he used to take care of children because they used to go to school in second shift. Everything was looking good from outside but my husband was not happy with me not performing homemaking role that seriously, I have family who supports me as we all live together and we have houses together, I never realized that my husband is involved with someone else I was busy in my life from school and then home but I came to know that my husband is married to someone else and she is young and dependent on him then I realize that my husband wants to be with someone who is dependent on him who is weak and fragile and I was becoming a strong women no one likes such women in Pakistan”.*

### **6.2.2 Case Study**

One of the respondents told at first when I started job my husband was against it as he is till now, he stops coming home for many weeks he didn't even come to meet his children. I told her to come home but he said to leave your job first *ya Naukri karo gi ya meray saath raho gi* (either you do job, or you stay with me). I told my father to convince him, but he got angrier that why did I involved my father it was very heavy three to four months that my husband left us he never realized that why I want to start work in the first place.



Later because of his job he had to go to Sialkot and after that we are not that close because the distance and differences came between us. Now when he comes home, he is always with his parents and sisters, he gives kharcha to his kids, but he knows I am taking care of them, so he is not consistent in giving kharcha. He is not attached to his children anymore as he used to when they were young.

This has made me realized its only wife responsibility to take care of house and create environment, which is good for family, she is not allowed to do anything if it will create a little different in the traditional life structure if women start to do something she likes everyone tells her to be careful are able to manage house and work at the same time. My husband never tried to improve the relationship, never put effort to let go of her ego, I even took a decision to leave job but when my husband went away, and I had no money, and my husband didn't give me I said I took a right decision to continue my job.

### **6.3 Financial Pressure**

Women often face economic pressure on their shoulder in Pakistan those women who are taking part in labor market are facing economic pressure they are in some cases earning less than their husbands and then get less financial assistance from their husbands. In most cases its women who have dual role to perform as men are not involve in domestic duties its women who are dealing with financial pressure.

Himmelweit (2002), find out that women are in most cases earn less than their husbands and they are responsible for household expenses and taking care of children they cut all their expanding's and most women get involve in part- time jobs to manage their expenditures. This put pressure on working women of not only the patriarchal society but to take care of household activities in their pay. Husbands perceive their wives to work and spend on their house as they have no other activities so they can save and spend on their wives to work and spend on their house as they have no other activities so they can save and spend on house.

one of the respondents told *“she had more pressure of maintain house because she uses her pay for bringing grocery and for paying bills, her husband and children have their own taste and choices other than that we have guests over sometime and children birthdays, and all the functions it become economic pressure I earn and I give that's*

*the only reason I am earning to get ready for next month. When extra things come like I have to go somewhere it become a big problem for me that how I will manage if I spend on going to fautqi or shaadi but now my husband started to earn better its little better than before I took time, but I am little relieved and things didn't go out of my hand and for that I am very great full to Allah Tallah".*

### **6.3.1 Case Study**

One of the respondents told me and my husband got here 2 years now my husband wanted to do business in Rawalpindi by bringing cutlery and electronic from Kabul his maternal side is from Kabul but due to covid I had to face financial pressure. I started teaching in little angel school in Montessori my husband is very supportive, but we didn't tell this to my family in Peshawar because they are strict of women to perform her conventional role. I was doing teaching and my kids were going to school with me, and it was not problem at all we were paying the bills and rent of our house on time.

But after covid my husband got stuck in Kabul and he was not able to work as his main source of income is to import products from there to here, I was alone in city my family pressured me to come to Peshawar or my father said I will come and take you, but I said I cannot leave my job and my children are attending school here. They were shocked that I didn't tell them that I am doing job and earning they told me to quit but I said how can I quit when my husband is not here to provide to my children.

It's not easy to pay all the bills and rent of the house my mother stays with me and I earn and pay for my children fees and manage house expenditures as well it was very difficult at those times when I have to manage on my own then school got shutdown so I started to give tuition to children now when my husband got back from the Kabul he still cannot continue his business because of lockdown. He trying to get any kind of job but right now I am trying to do best to manage things.

### **6.3.2 Case Study**

One of the respondent told my husband is away for work in Qatar and I have to take care of all the activities, I am working as a teacher in private school (SLS) it was not easy to manage as my husband went to Qatar for job and he was told something else about job but when he reached the job was totally different they had signed the contract and they take away your visa, they only pay 1200 Rayal for three months. I started job

my family was not supportive everyone was not happy that I am doing job and getting out of house in absence of my husband. You should avoid any activities *ahtiyat karo ghar raho Kama jo raha hay tumhara shohar (be care full and avoid going out when you husband is not around, your husband is doing job and earning then there is no need of yours).*

But I know how you can manage your house and your kids when you get 12 or 15 thousand per month. My pay is not that much either I have pressure to deal with some many things in limited amount I had to pay bills, I have to pay fees, I have to get grocery, I have to give money when things are needed to get fix or repair, sometimes in laws come then you have more people to feed.

They think my husband's sends me a lot of money but, I am just meeting ends. My husband also sends some amount to his parents because it's his farz to take care of his parents. In the peak season bills are more just like in Pakistan there is no rule and regulations once I got electricity bill of 25000 PRs, I ask them that I have no AC I have two-bedroom house and half of the day I am not home then why my bill is this much they said *hmein toh pura karna hota hmein toh order milta keh kahin say bhi yeh pooro karo.* Because of that load of bill from past three months my budget is disturb, even in installments I cannot manage because they add next month bill in it.

Rakhshanda, Bushra, Zia and Cheema, (2005) find out in Pakistan Faisalabad district mostly women employed are doing this for the financial stability of their family to improve the living standard of their family.

Women are working and their main reason is to support their family, still the thinking of masculinity of money is affecting the lives of women, the financial pressure of meeting ends every single month put women into a lot of pressure. This has become a permanent challenge for women to perform dual role with the pressure of patriarchal societal role. Women who are involved in dual role are taken less contributing in her prior responsibility, then they are earning and providing financial support to family is seen as less contribution compared to men, but it utilized in a way that bring stability in house, so workingwomen not only have pressure of housework but also pressure of outside work to bring financial stability.

Sayed ET. al. (2002) has estimated that in urban Pakistan, 38 % of households to which women workers belong are living below the poverty line. Our analysis has

shown that married women from households living below the poverty line are 10 % more likely to participate in economic activity. It supports the paradigm that poverty compels married women to work. So, the main reason for married women to participate in labor market is poverty.

## **6.4 Effect on health of working women due to Work-Family Imbalance**

In Pakistani society which ensures women to take their role as caretaker seriously, it's her role to take care of her kids and husband and take full responsibility of all the domestic duties. Those women who are involved in labor market had to do double effort unlike men who are just performing their role as provider or breadwinner. While doing this woman has to face many challenges to deal with them it requires constant energy and healthy mindset.

Kapur (1974) indicated that women who are working and taking their marriage with it are in critical situation. They are trying to divide their time for work and family, but their family time overtake, this create stress for them n adwomen are facing many mental and physical health issues because of work- Family Imbalance.

### **6.4.1 Psychological Health**

Psychologist state that those who have more pressure on them then their ability to handle they start to show symptoms of stress, depression, and anxiety. Over the past decade, the labor force increase as many career opportunities are present, participating also put stress on women's mental health as they still had to perform dual role responsibilities.

#### **6.4.1.1 Mental Stress & Depression**

Women who are facing dual role burden of career and domestic duties, their health gets affected by load of responsibilities. In Pakistan women are working and challenging the traditional gender role ideology but it comes with consequences, and everyone cannot deal with it.

One respondent mention that

*“Sometimes I get so frustrated because of stress that I started to shout at my children when they repeat things, they ask questions, and they create mess. I feel like crying and tell people that ab meri bus hogayi hai (now I had it enough) but I cannot I have to compose myself, otherwise they will say if you can't manage it then leave this job “Allah Tallah raziq hai agr tum chaho toh husband ki kamayi mein bhi guzara ho jaye ga” (Allah Tallah had decided your rizq and you don't have to worry if you try you can manage in your husbands pay)”.*

Another respondent told

*“because of working day and night in home and school I feel so stressed when time is slipping out of my hands, every single responsibility is on me my weekend had more responsibilities than normal day I have to do laundry, get fix things if they need to, pressed everyone clothes, prepare food and many other work so on weekend I cannot rest which makes me angry or aggressive sometimes I cannot handle pressure and come in stress”.*

#### **6.4.1.2 Case Study**

Rabia told about her mental health problem which she discovered during her job and family problems, she also explained how her health got more affected due to less supportive behavior of her husband and in laws. I had no idea that I had this severe condition I started to get panic attacks when my husband got married and he was not supporting his family, he was not in contact with us with me my children.

When he got to know that I had started job he got very angry and he told me to quit job, the first panic attack I had was when my husband we had a fight and I have no memory of it my children saw all that my condition and everything. My elder daughter is very sensitive she had great impact of this on her personality. The more problem he had was with my job as people will say that you earn well then why your wife is doing job. What was the reason he started job isn't she in your control?

My husband was never there, so I continue my job, me and my children go to school together and come back together, and everything was under control. But when my husband used to come the environment got change and I had to face a lot of stress and pressure my every movement was observed, my contact with *sabzi wala* and *safayi*

wala this put me a lot of stress and anxiety. My husband side relatives used to give him report of everything who came to my house who she was talking to and how many people came to the house this has affected our marriage too. My children used to get scared and become conscious of themselves, this conservative environment was very stress full for me.

After getting panic attack I was on bed for three days because of my situation in house I was not able to do my job properly it affected my work environment as well my colleagues used to ask me you don't look well these days after that made my condition more severe. My brother than took me do psychologist and then I got a little better. It was very tough time of my life. my husband was not their when I needed him, because of him I started job and had to deal with this much load of running the house alone staying alone without husband and any other around me then it also affected my job. Ow I am very stable I listen to Surah Rehman for inner peace. I am doing all of this for my children, I cannot forget all of this, but I cannot let it take over my mind and body.

One of the respondents who shared her mental health,

*“I had no idea that I had severe depression as in Pakistan you are not allowed to express yourself women cannot tell anyone about what they are going through, what problems they are facing, I was more introvert, so it takes time for me to open up. I didn't even tell anything about my family's financial condition to my mother because my father was no more, and I didn't want my mother to worry. I had many panic attacks, and I was not aware of what I had, and you don't give attention to yourself when you had too much other things to worry about. Now I know that I had depression at that time it was very severe, and I survived without doing any therapy and taking medicine because of Allah Tallah Karam”.*

#### **6.4.1.3 Sleep deprived**

Working and taking care of household not only put burden on you of dual role but also disturbed the sleep schedule of the working women.

One of the respondents shared

*“The school is very far away I have to take bus every morning I wake up at 5:30 I pressed my children’s uniforms, prepare their breakfast I get them ready and prepare everything what my husband needs for going to office, prepare his breakfast as well. Most of the time I miss my own breakfast and get ready in hurry and go to school. My children are in different school first I dropped them and then I go to my own school. I am teacher of matric and I had to prepare lecture for that, most of the time I feel sleepy in first class because of the less sleep I get. In night I had to help my children in doing homework. I sleep late at 12:30 or something and I don’t sleep after coming home. Not getting enough of sleep my health is so disturbed I start to feel stress and my body use to ache I thought it will go away if I get some rest but for that you need rest and I have no time for it”.*

One of the respondents mention during interview:

*“I cannot think of getting sick because not just my house gets out of order, I have to take leave from school as I pick and drop them to school. My sleep schedule is very disturbed, I don’t get time to sleep that much in day I don’t get at all. Because of less sleep I feel dizzy, and I cannot function properly, and it became difficult for me to manage my work and home”.*

#### **6.4.2 Physical Health**

A time comes when women body shows the sign of unhealthy lifestyle, or the use of body excessively results in damaging any human organ. Working women who are trying to achieve higher status in their job are also trying to reach the standard of perfect wife and perfect mother as defined by society.

One of the respondents shared

*“Due to stress and a lot of pressure I had given no attention to my own health. Working in school and doing household duties was a lot going own I had put on weight as well. My health is not okay as I am not taking my diabetes seriously, I don’t have time to eat food that is necessary for diabetes and avoid those which creates more insulin. I know information about my disease but to cook food for myself especially and cooking for*

*family adds in my workload. Due to this my insulin is always above 300, I have no routine of healthy lifestyle I don't incorporate walk in my routine".*

Another respondent told

*"Fatigue and pain are part of my life; I get pain in my upper body and because of traveling each day I started to get hip bone pain because of sitting consecutively for hours. My doctor told me to avoid sitting and try more to lay down, but I don't get time to lay down. Mein lait gayi toh saray kaam udhr hi rehn gein".*

One of the respondents told

*"I started to put on weight when I got checked I had thyroid, because of thyroid I started to gain weight it's not just my inner body was in pain, but my shape was changing. It was stressing too much with dual role burden you cannot look after yourself that is required to treat your condition".*

Woods (1978) those women who are involved in dual role and their family don't support them this not only become challenging for them, but it also affects their mental and physical health. The married working women are facing many mental disorders due to absence of family support than those who have their family support for their work. Pakistani women are suffering from stress because of load of responsibilities those who are working in home are facing stress because of no extra activities and staying home. Those women who are working are facing stress due to load of pressure. In patriarchal society women have many responsibilities in unpaid work but they are seen as no work and hard work which not only discourages the woman and results in physical or mental health condition (Kausar & Anwar, 2015).

Another respondent shared that her health was getting worse because of too much load of both house and work.

*"I got sciatica pain because of lifting some heavy furniture in my house but then I didn't care about the pain I was feeling for some time and start to continue my daily life which was divided between work and home chores. It got severe with time and then it required a lot of rest. During the time I was on bed my house was out of order my sister used to come for help to do things for me and get things back to places and cook some dishes*



*for three to two days. My husband didn't help in any responsibilities, and I don't expect this from him as men mostly don't do these things".*

## **6.5 Conclusion**

Working women are coming out of their domestic sphere and getting more involved in public sphere, this comes with challenges as women are not leaving their traditional role, they are taking another role which requires more mental strength and presence.

Women are facing many challenges after coming in this role, first challenge is to deal with pressure of dual role the responsibilities and duties of both roles required time and energy. Another challenge for working women is to deal with the traditional gender ideology that promotes the masculinity of money, this makes working women in difficult spot as they have to measure every step to ensure their husband self-respect is maintained. Due to work-family imbalance working women face health related issues, the stress of the load of dual role burden women don't look after their selves and their health get affected which results in mental or physical health conditions. Due to ideology of masculinity of money women are facing stereotypes that pressurize working mothers and wives to fulfill their role in best way. Neglecting their children and husband will consider her less successful her success is only attached to her role as good mother and good wife.

## 7. SUMMARY & CONCLUSION

Women have always been known for their roles that is confined to home, such as daughter, mother, and wife. They are not seen part of public sphere it's the place of men. But today women are participating in the labor market. They had deal with whole new set of problems and challenges as it is seen as domain of men to earn and provide for their family, women are not appreciated to participate in provider role. Lewis characterizes in his work that the male breadwinner model prescribes “breadwinning for men and homemaking/caretaking for women” (1992: 161).

Men don't appreciate women as in role of provider it affects their masculinity. Men's Masculinity is attached to his income, independency, and bravery. Masculinity is not of just one type; it is constructed by people of different culture differently. For some its normative behavior, it may be practice or performance, but it is being transferred from one generation to next and it is also changing with time and space Connell 2005).

This is creating challenges for women who are participating in this role, in Pakistan women who are working have less career options. The stereotypes about women as caregivers and home makers is their prior role is limited women career option. Today Pakistani working women are not just participating and working but also dealing with stereotypes side by side.

This ethnographic study was aimed in analyzing the impact of ideology of Masculinity of Money on earning females. The stereotypes that confine women to household and men to the public sphere are one of the reasons working women are facing challenges in performing dual role. The research question of this study was to explore the position of women public and private sphere is shaped by the ideology of Masculinity of Money. Therefore, the objective of this study was to find out the perceptions about female job and earning due to Ideology of masculinity of money. The second objective was to find out challenges working women face due to ideology of Masculinity of money.

The second chapter deal with the literature review which already exist in the domain of research. This chapter reviewed the relative literature about the previous research and books written on the male breadwinner's status and traditional gender role ideology effecting women position in work sector and society. This chapter first start with

reviewing the Masculinity of money and what the masculinity of money is and how it defines the men position and status in the global as the Breadwinner. This chapter also deal with reviewing the shift in the ideology of masculinity of money and how it impacted differently. The chapter also reviewed the gendered stereotype that exist about the female breadwinners and dual earners and how it is seen as hurdle in women reaching higher position as participating in labor market. This chapter also provide literature on women role as provider globally and in Pakistan. This literature will provide a deep understanding on the working women and challenges of taking role of provider and it impact on females.

In the third chapter the focus is on the research methodology. This study is qualitative in nature and field work was done through which data was collected for the analysis of the thesis topic. The field work was conducted in different schools of Rawalpindi which include private and government schools as well. This sample was selected as most of the married women who are working to support their families consider this job more appropriate for them.

Mostly get permission only for this job as this not only highlight the gendered stereotype that confined women to certain job type. The sample size of this study was 25 teachers from which 12 were private school teachers and 13 were government schoolteachers.

From the sample semi structured interviews were conducted through which data was collected, along with-it observation and informal discussions were also conducted during the interview. The research was conducted in covid time for this online interview were also helpful. As it was difficult to deal with people as the schools were closed during lock down.

The fourth chapter deals with first objective of the research the perceptions about working women due to ideology of Masculinity of Money. The problems working women has to face due to traditional thinking that its men role to earn and men are the main provider. The traditional gender role is inculcated in the minds of people that shape women lives. This also highlights why married women continued their jobs and some started to work because of their personal issues.

Mostly married working women were participating in labor market due to poverty, dependency, to feed their children and some were doing it for their own interest. The

poverty was one of the main reason women started to work and to feed their children. Working women mentioned the things they had to face due to Masculinity of money and what difficulties they had to face as excepting in the role of provider.

The perceptions of the family members and husbands about the job and earning. The traditional gender role is seen as permanent in the people minds that even though women are participating to support their family financially, they are not appreciated neither their efforts as dual role are appreciated by the family members. The misuse of Islamic values by the patriarchal society is used as a shield to stop women to be more independent and more empowered after getting involved in the role of provider and many other traditional gender stereotypes are used to create a certain environment for women which ensures men as the head of the family and the main decision maker of family.

The working women are now feeling empowered as their job not only provide them the independency but also gives them confidence this pushes women to keep working and becoming less dependent on men for their survival.

The fourth chapter is all about the challenges working women faced due to ideology of masculinity of money. Working women had a whole new problem before they used to have the challenges related to their role as homemaker which involves responsibility of husband, children, and home. But now the pressure of work is also added up that becomes more of a problem when there is more load of responsibilities than the support.

The support of family members makes it easier to manage but the less support you have the harder it is to manage work-family balance. The traditional gender role is seen as the prior roles of both genders. Women are involving in both role as result of the circumstances, but men are not. Today women who are more involving in their role are seen as neglecting their role as mother and wife

. Now working women are facing many challenges as in Pakistan men are the head of the family and its women duty to compromise in every situation to maintain peace and healthy relationship.it is women duty to maintain both role as some financial duties is become permanent her responsibility to fulfill. This not only put pressure on women but also affects their health.

Many women who are effacing the burden of dual role have psychological problems such as stress, depression and anxiety and some even gat severe panic attacks that is

very stress full while dealing with the burden of dual role and the non-supportive environment.

The working women have health issues that are the result of the pressure and dual role burden as many women who are not only pressure of dual role but also the pressure of maintain husbands' dignity to create the environment that ensures men as the provide rand the main decision maker.

## **7.1 Recommendations and the way forward**

Following are the recommendations given by the researcher for further studies:

- The research study can also include the other cities as this was conducted in Rawalpindi due to limited time.
- The further research can be done on women doing other jobs and how they are unable to manage their work –family balance due to Masculinity of money.
- Projects should be designed for awareness raising for men in the community, to change the patriarchal mindset which hinders women's attempt at becoming economically stable.
- Policymakers should create policies that bring awareness to minimize the extreme patriarchal norms that bring difficulty for women to manage work-family Imbalance.
- The government should encourage women to participate in the labor market and higher based on the skills and education.

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## APPENDIX

### Interview Guide

**Name:** .....

**Age:** .....

**Qualification:** .....

**Profession:** .....

**Job Duration:**.....

### Masculinity of Money

- Is ideology of Masculinity of Money being present in your family?
- Are you facing any issue due to ideology of Masculinity of Money?
- What is your point of view about the male as breadwinner?
- Do you believe that women should stay home, and men should work and provide for his family?
- What is your point of view about “there is no worth of women earning because its men role to earn”?
- Would you stop working if your husband started to earn well?
- Is money the sole reason you are working?
- Do you like working and earning money of yourself?
- Do you spend your earning with your own choice?
- Are you accountable to anyone about your expanding's?

### Female Breadwinner/ Dual earners

- How long you have been earning?
- What is your source of income?
- What is the reason you are doing job?
- Do you earn more than your husband?

- How many jobs you had done?
- Are your family members being supportive or not?
- What was your family reaction when you started earning?
- Are you also the bread winner of your family?
- What is your point of view about women as breadwinner?
- Are you equally appreciated as other male members who earn in your family?
- What kind of comments do you hear regarding your job and earning?
- Do you also have to take care of household activities?
- What responsibilities do you share regarding house expanding's?
- Is there anyway your marital relationship is being disturb due to your job?
- How do you manage your dual role?
- Is your health been affected by the pressure of dual role responsibilities?

### **Challenges**

- What kind of challenges do you face as working women?
- How are you managing your house and work if you are dealing with ideology of Masculinity of money?
- Did your health get effected because of load of responsibilities?

## Glossary

Barkat	Prosperity
Begherat	Shameless
Burka	Long dress with facial covering used by Muslim women
Ghar	House
Ghar dari	Housekeeping
Handi	Pipkin
Izzat	Respect or Honor
Kharcha	Expenses
Kamayi	Income
Raziq	the supplier of the means of subsistence