



Agency and Autonomy: Subversive Practices in Intergenerational Intra- Household Bargaining in Karachi

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Abstract

This research explores inter-generational changes within gendered intra-household bargaining patterns in order to understand women's agency and autonomy in decision-making and their freedom of choice. Utilising Kabeer's (1999) concept of Agency and Empowerment and Sen's (1999) Capability Approach, I draw on interviews with fifteen respondents who belong to four joint family households in Karachi. My interviews are designed to pick up on intergenerational changes within these households, as well as ethnic differences across them. My study is about the extent to which younger generations, and especially women, have renegotiated intra-household bargaining patterns over generations and across different ethnic groups in one multi-ethnic, urban metropolis in the global south.

Keywords: Intra-household bargaining, Inter-generational households, Agency, Autonomy, Ethnicity

1. Introduction

A significant amount of literature thinks of households as unified and single units where services must be provided (Attanasio & Weber, 2010; Becker, 1981; Doepke & Tertilt, 2016; Dupas & Robinson, 2013; Mazzocco, Ruiz, & Yamaguchi, 2014). The unitary model by Becker (1981) suggests that there is a lack of conflict within the household, and every individual works harmoniously with each other. This view has changed since then to understand that households are differentiated units where active bargaining happens between members on a daily basis (Chiappori, 1992; Gibson, Beegle, De Weerd, & Friedman, 2022; Lundberg, 2023). This everyday bargaining determines, to a great extent, the quality of life of individual members, perhaps as much as relationships outside the household do. Chiappori (1992) discusses collective models to evaluate the distinct bargaining power of each individual in the household. There are multiple factors that shape this bargaining power and determine how resources, responsibilities, and decision-making power are allocated between men and women (Sen, 1999). Intra-household bargaining scholarship has traditionally focused on the division of labour within the household based on economic gains and women's formal and informal employment. Literature such as Kantor (2003), Rahman and Rao (2004), and Anderson and

Eswaran (2009) elaborate on how, traditionally, women in the Global South often find themselves in subordinate roles to men, primarily relegated to household chores and childcare responsibilities.

Within the literature on intra-household bargaining, there have been distinct voices speaking about the role of autonomy and agency within households (Afridi, Mahajan, & Sangwan, 2022; Kabeer, 1999; Sen, 1999). According to Kabeer (1999) Empowerment depends on the resources, Agency and achievements of an individual. Empowerment leads to Agency, and Agency acts a source of power for decision-making and provides power from within. Such power leads to the capability to negotiate within traditional social norms and cultural constraints, such as households. Evidence has shown that when women leave their houses and earn money independently, their say and respect in the household rise exponentially (Debnath, 2015).

However, fewer studies focus on non-financial factors impacting decision-making and power within intra-household bargaining (Agarwal, 1997; Covarrubias, 2021; Mahmood, 2006), and I want to contribute to the growing, global literature by studying the changes in intra-household bargaining patterns between the older and the younger generations and if or how subversion has taken place in the younger generation. Moreover, while there is global literature that does include men's perspective on intra-household bargaining (Coltrane, 2000; Quisumbing & Maluccio, 2003) most of the research is limited to women's perspectives.

This leads me to ask to what extent have women renegotiated intra-household bargaining power over generations and across different ethnic groups in Karachi? This research question allows me to investigate the shifts in bargaining power between older and younger generations within families, with a particular focus on how these shifts differ across ethnic groups. My research concentrates on the concepts of autonomy and agency in intra-household bargaining, especially within multi-generational households, to understand how these dynamics evolve. I analyse how these transformations occur and explore the ways in which subversive practices are incorporated into intra-household negotiations. This analysis seeks to identify continuities and significant changes across generations as family dynamics evolve. Moreover, this will allow me to understand male perspective on intra-household bargaining to understand how they view women's autonomy and the division of decision-making power.

My research is important in understanding the global literature of women's autonomy and decision-making and adding to how change is happening through generations, within ethnicities and across gender. I am looking at it within the context of Karachi, Pakistan to focus on how it manifests in a more traditional space. A significant group of South Asian women still live in joint family households, which reduces their decision-making power even more and increases their dependency on other family members (Debnath, 2015).

According to the Pakistan Demographic Survey (2020, 2023), most of the households in Karachi are still joint families. The recent survey (2023) shows an increase in the household size in Sindh, going from 5.55 to 5.65, which indicates the existence of larger families living together in one household. The average in Pakistan is between 6 and 7, whereas the global average is between 2 and 4. This indicates communal living arrangements, joint family households and an increased number of children.

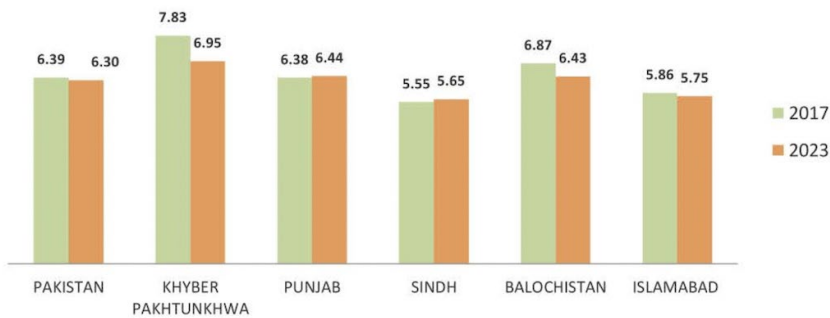


Figure 1. Average household size (2023)

Being in a joint family raises multiple other questions for women, as the battle for autonomy is not just competing with the husband but also includes the say of other people within the family who uphold a certain point of view and mindset. There are a few papers based in South Asia that focus on the factor of mother-in-law or sister-in-law in terms of intra-household bargaining, such as Jejeebhoy (2002), Allendorf (2007), Kabeer (2001) and Debnath's (2015) reference of how "the typical definition of female autonomy as the ability of women to take decisions within the household relative to their husbands' fails to recognise that the presence of in-laws may affect female autonomy" (p. 485). Women's access to productive resources is limited in joint households, and their involvement in significant household decisions is minimal. Key life choices such as education, employment, marriage, major purchases, family size, and decisions concerning children's education and marriages are typically made by male household members (Char, Saavala, & Kulmala, 2010; Kadir, Fikree, Khan, & Sajan, 2003; Nazli & Hamid, 1999).

Pakistan's, specifically, Karachi's context needs to be layered with the complexity of ethnic differences within each household. Karachi represents a rich blend of diverse ethnic groups and cultures. The various cultures exhibit many differences and similarities, each operating on distinct ideas, social norms, and behaviours. After independence from India in 1947, Karachi has expanded due to local and international migrations. The former migration has played a major part in contributing to Karachi's population as people from all regions travel to the growing city, due to its economic opportunities and increasing diversity, with "well-defined ethnic groups with its distinctive cultural attributes, chief of which is language. Thus, one finds well-defined residential areas set apart on the basis of language, such as Urdu speaking areas, Pashtu speaking areas, Sindhi and Balochi speaking areas etc" (Niazi & Azad, 2018).

I am studying how different ethnic households interact with the theory of agency and autonomy and what social norms limit each household. There exists a research gap regarding the exploration of emerging subversive practices within various communities in Pakistan concerning intra-household bargaining and its implications for women's autonomy and agency. Particularly lacking are studies that adopt a generational approach, examining patterns that emerge within the same household over time. Inter-generational studies on intra-household bargaining are important to focus on how the negotiation processes and power dynamics within households are transmitted across generations. It is crucial to understand how gender roles, decision-making processes, and resource allocation behaviours are perpetuated or transformed from one generation to the other.

I find evidence of developing changes in subversion between the younger respondents compared to their older counterparts. They range from normalising conversations with their spouses regarding children, making decisions together, having separate financial streams, prioritising mental health and establishing boundaries with in-laws. While they still take

permission from their in-laws about going out, they treat it more as a formality than an order. These findings are important as they showcase societal changes and reflect shifts in cultural norms and gender and family roles. This research also offers a view into how households evolve and change over time and what factors, such as education, familial support, social class, and more contribute to making those changes.

The dissertation is structured as follows – First, in section 2, I will look into the literature review, through which I will explain my analysis and present my contribution to the intra-household bargaining literature. I review two main frameworks of literature– Agency and Empowerment, where I discuss how agency enables individuals to take actions for their empowerment, specifically within joint family households, as well as how women in the global south sacrifice their needs due to the indoctrination of social norms. Secondly, I discuss the Capability Approach, where I discuss the importance of the presence of choices for individuals within households. I briefly discuss the topic of social norms and types of power to explain the barriers existing for women in intergenerational households. In section 3, I discuss the research strategy, methodology and the respondent selection used for my findings. In section 4, I analyse my findings to discuss how generational, gender, and ethnic nuances interact with inter-generational, intra-household bargaining, and the extent of subversion found in these households. Lastly, in section 5, I conclude by summarising the main discussion points of the research and acknowledge areas of scholarship where the research can prove to be useful.

2. Literature Review

I will divide my literature review into two categories. The first will focus on the framework of Agency and Empowerment by Kabeer (1999), and its interpretation by Covarrubias (2021), Agarwal (2015) and others to understand whether the older and younger generations exercise agency in different ways. The second category will focus on the theory of capability approach by Sen (1999) and its analysis by Afzal, d'Adda, Fafchamps, & Said (2016), and Debnath (2015) to assess how men and women make different decisions based on their capabilities and resources.

Lastly, I use Agarwal (1997) and Covarrubias (2021) to explain how social norms play a part to determine a person's ability to exercise power, as well as analysis of visible, invisible and hidden power within intra-household bargaining.

2.1 Empowerment: Resources, Agency and Achievements

Kabeer (1999) describes empowerment as the freedom to have the ability to make life choices to lead to the possibility of change. The capacity to have choices “necessarily implies the possibility of alternatives” (pp. 437). The precondition for empowerment is the abundance of resources, which leads to the process of agency and towards the outcome of achievements.

There is a link between poverty and disempowerment as the lack of resources hinder individuals from making meaningful choices. The resources are not just limited to material items but include human and social resources. Resource disparity between generations and genders, such as technological, financial and social, can reduce agency for older generations and women (Browning, Bourguignon, Chiappori, & Lechene, 1994; Pezzin, Pollak, & Schone, 2015). Agency can be understood as a method for “bargaining and negotiation, deception and manipulation, subversion and resistance” (Kabeer, 1999, p. 438).

However, according to Cornwall (2003), and Jackson (2012), power exists despite the absence of apparent agency to ensure certain social behaviours, such as marriage norms in South Asia, who decide whom to and when their children are getting married. Gram et al. (2018) elaborates that marriages within joint family systems lead to men becoming economically responsible for

both their mothers and wives, leading to the “allegiance of the same man” leading to a clash between the mother-in-law and the wife (p. 194).

Agarwal (1997) elaborates on how acceptance of such social norms brings forth many limitations of respect, gendered division of labour, and decision-making, which curtails autonomy and affects women’s agency, resources, and power. The concept of hidden power intersects with social norms, shaping individuals’ desires and decision-making processes. Hidden power emerges when social norms are entirely internalised, influencing how power is both overtly and covertly wielded. For instance, marital partners might employ social norms to justify their positions during visible bargaining scenarios (Covarrubias, 2021). This is clear when women, whether the older or younger generations, accept that the last say in the household is their husband’s, even if the former generation has lesser communication than the latter one.

Doss (2013) discusses intra-household bargaining by questioning the relative power behind fallback positions, suggesting that the support of family, having a strong educational or social background and having the freedom to pursue divorce, gives the woman more leverage as there is a reassurance of support and backing. According to Agarwal (1997), “the greater a person’s ability to physically survive outside the family, the greater would be her/his bargaining power over subsistence within the family” (p. 9). Afzal, d’Adda, Fafchamps, & Said (2016) support this by adding that the higher a woman’s welfare weight is, the more her preferences are reflected in household consumption decisions, and the larger her sharing rule.

Kabeer (2016) and Agarwal (2015) discuss how women self-impose limitations by sacrificing their needs for the sake of family and failure to understand their needs. In traditional societies, the lack of personal interest combined with the high importance associated with family leads to accepting the legitimacy of unequal power relations. This statement can be applied to Pakistani society, to assess the importance of social norms in determining intra-household bargaining as well as thinking of how bargaining processes and outcomes are impacted by individuals varying self-interests. Are the results different due to women’s suppression of their own needs? This can be explored by assessing what limitations exist within older generations and whether the younger generations have carried forward similar thought processes of gendered division of labour within and outside the home and if there has been an increase in the autonomy and agency to make decisions for one’s self.

Kabeer’s (1999) framework also highlights the intersectionality of identity factors, such as race, class, ethnicity, and age, in shaping individuals’ agency within households. Intra-household bargaining dynamics are shaped by the intersecting effects of multiple identity dimensions, which interact to influence individuals’ experiences of power and agency. Greater access to education, social capital, age, and certain ethnicities all allow for greater bargaining power and a better fallback position.

Mukhopadhyay (2017) and Ghosh (2008) delve into the idea of subversion by applying it in the context of the Global South households to elaborate on how participants resort to subtle strategies within intra-household bargaining to negotiate for small victories that may go unnoticed but contribute to their sense of self and autonomy. Contextually, the concept of subversion helps us understand that women’s subversive actions within households challenge traditional power structures and contribute to the gradual reduction of patriarchal norms and practices.

2.2 Capability Approach

Sen (1999) explains that a person having the freedom to choose alternatives for their gain reflects their “capability to function” (p. 15). It is not limited to what the person chooses for

themselves, instead, it is about the significance of having alternatives present, as the removal of other choices will diminish the extent of freedom.

According to Sen (1999), a person involuntarily starving versus a person fasting are not the same, as one has the option to eat and one does not, so it is important to distinguish between individuals who have the freedom and choice to break that fast and satiate hunger versus those who do not. Sen (1999) describes that within families, women often “lack perception of personal interest combined with a great concern for family welfare [which] is just the kind of attitude that helps to sustain the traditional inequalities” (p. 8). The outcome of bargaining is less favourable to the person who regards others well-being over their own. It can also be true that they might be unaware or hopeless to the possibility of change and might have accepted the patriarchal order in place. As Afzal, d'Adda, Fafchamps, & Said (2016) explains, individuals with less agency can rationalise their “subordinate predicament and thus express no desire for agency” (p. 3). According to Debnath (2015), women living in joint households have less capabilities and have to ask multiple people before making any decisions.

Moreover, women’s position remains limited as household activities are seen as unproductive labour. Hence, as supported by literature by Sen (1999), Folbre (1994), Chiappori (1992) and Agarwal (1997), women getting into paid employment improve their sense of individuality and add to the “perceived contribution” within the family (p. 37). Similarly, Jackson (2012) utilises Sen’s capability approach to discuss how capacities such as education and income “offer a broader framework for considering opportunities presented to individuals” (p. 189).

2.3 Social Norms: Visible, Invisible and Hidden Power

Men have visible power in households, meaning that they have the power to supersede decisions and have the authority to counter arguments. They are aware of their needs and have the agency and resources to bring it to attention. Therefore, for Covarribus (2021), “men have power through their authority in decisions regarding women’s fundamental functioning. This mechanism of power is supported by men’s role as the economic provider for the household, and also by direct norms that give them authority over their wives and families” (p. 84). Whereas, women have hidden power, which prevents them from expressing their preferences or participating in negotiations through barriers and covert actions, limiting their ability to influence outcomes. Lastly, invisible power can be understood through socialisation and internalisation of social norms, where these ideological norms shape belief systems. According to Batliwala (2007), invisible power is particularly insidious because it justifies patriarchal belief systems.

For Agarwal (1997), social norms are prevalent everywhere, and determine household norms as well, such as gender division of labour inside and outside the home, such as taking care of children, housework, employment, occupational segregation and “who can participate most in household decision-making” (p. 15). Social norms can weaken women's bargaining power within households by restricting their earning opportunities, limiting the types of work they can do, and institutionalising lower wages. These norms also restrict women's mobility by defining childcare as their responsibility, framing them as dependents while men are seen as breadwinners. Norms further affect women’s bargaining power by determining their voice in household decisions and constraining their options for leaving marriages, especially due to societal views on divorced or widowed women. As Brush (2003) concludes, “Intra-household bargaining is deeply influenced by [invisible power], as it dictates who is seen as the rightful decision-maker and who is expected to comply” (p. 27).

This literature points to a few salient factors of women's agency and power within intra-household decision-making that are useful for my analysis. Specifically, they highlight the importance of empowerment within the household, where the possibility of change exists. Where the wives can choose possible alternatives within their households, and have the freedom to make those decisions. The women in these households need to utilise their agency through bargaining and subversion, and agency can take any form within the options of negotiation, deception, manipulation, etc. While individuals within these households might not see the existence of visible power exerted by their parents, the power still exists through different forms, such as hidden power, which results in the replication of the recurrent social norms. These social norms dictate women, especially, to make sacrifices within households, to comply with the mother-in-law or uphold ingrained cultural norms.

3. Methodology

3.1 Research Design

I have used several methods in my data collection. First, I designed and conducted primary, in-depth interviews with fifteen individuals from four different ethnic households, to understand if and how ethnic identities impact belief systems, perspectives and household patterns. Second, I designed and used vignettes that were embedded in these interviews. They allowed me to analyse if the respondent answers differ if the scenario is not based on them and allow them the freedom to answer more openly. Third, I also used secondary sources such as research papers within Pakistan and global literature on ethnicities, bargaining power, and agency. I explain each of these methods below in more detail.

3.2 Data Collection

I interviewed two to three generations (grandparents, parents, and younger couples) in the same household within four different ethnic groups in Karachi. I picked middle to upper middle class households to ensure consistency in social class across all families. I asked all respondents to think back to when they were a certain age to ensure consistency in experiences. My interviews were in-person and done through snowball sampling, where I was able to find respondents who were interested in sharing their experiences due to their interest and curiosity in the topic. Within these, I focused on joint families specifically for my project so that I can conduct interviews with each generation of the same family, spanning from young couples to parents and grandparents. This enabled me to focus on an inter-generational study of how conversations about agency and autonomy have progressed over time with each generation in terms of intra-household bargaining.

Within these households, I conducted interviews with men and women separately instead of interviewing couples together. While much of the research focuses on women's opinions, I wanted to consider men's perspectives on women's agency and decision-making roles in the household as well. This is important in unravelling intra-household gender differences in perspectives, agency, and bargaining power. I chose to interview men and women separately to ensure privacy and to remove hesitation from either party in answering questions.

I also relied on vignettes as by presenting participants with hypothetical scenarios, researchers can stimulate discussion, explore variations in responses, and uncover underlying meanings and interpretations related to the research topic. A particular advantage is the fact that it moves the focus away from participants to hypothetical others, which may lead to more open conversations about choices and perspectives. I showed participants various scenarios of households and decision-making roles and asked them to discuss what fits their lifestyle and household division more. While this might help in reducing hesitation to talk about certain household patterns, it also brings the limitation of answering what might be considered more

socially desirable, as compared to anonymized surveys. The detailed vignettes are attached as Annex 1.

I have used CARE's (2017) (Context, Action, Result, Evaluation) vignettes framework as inspiration to create mine and to understand how norms influence behaviour and identify weaknesses in the social norms in my analysis. These vignettes help identify changes in social norms, and the key questions assess the typical behaviour in groups, as well as approved behaviour and negative social sanctions if someone deviated from these norms. The framework is advantageous due to its structured and comprehensive approach, which ensures a thorough analysis of any given situation.

3.3 Respondent Selection

As per the Pakistan Demographic Survey (2020, 2023) there are five majority ethnicities present in Karachi, Sindh. I chose four out of the five majority ethnicities present in Karachi for my interviews. These include Memons (also known as Sindhi Memons, hence, included in the Sindhi sub-group), Pathans, Urdu-speaking and Punjabis. Ethnic groups matter for intra-household bargaining within inter-generational households as each of these ethnic groups have different backgrounds, belief systems and traditions. These beliefs directly shape their perspectives on social norms, economic opportunities, cultural practices, and power structures that shape how resources and decision-making power are distributed within households.

The variation between ethnicities becomes clear when comparing belief systems like education as some ethnicities are more patriarchal, such as Pakhtuns (Pathans) and prioritise traditional views of dividing household decision-making (ArabNaz, Mughal, Alam, Khan, & Hussain, 2012). While other ethnic groups, such as Urdu-speaking communities are more egalitarian and give priority to education, career prospects, and are more open to changing norms (Gayer, 2014). Memons are known for early marriages and less education (Malik, Nadeem, & Adil, 2022) and Punjabis are known for living within joint family households with multiple generations, which is now changing with the younger generation (Azeem, Muger, & Schilizzi, 2016). These are generalised views of Karachi's ethnic groups and their attitudes towards women. A primary purpose of my analysis is to see to what extent these generalisations are visible in the ways in which families talk about intra-household dynamics and the agency of women.

Province/ Area	Census-2023									
	Urdu	Punjabi	Sindhi	Pushto	Balochi	Kashmiri	Saraiki	Hindko	Brahvi	Others
Pakistan	9.25	36.98	14.31	18.15	3.38	0.11	12.00	2.32	1.16	2.35
Khyber Pakhtunkhwa	0.64	0.24	0.02	81.00	0.08	0.02	3.17	9.39	0.00	5.44
Punjab	7.18	67.00	0.28	1.87	0.84	0.12	20.64	0.61	0.00	1.46
Sindh	22.30	4.07	60.14	5.31	2.17	0.10	1.64	1.49	0.48	2.29
Balochistan	0.53	0.59	3.81	34.03	39.91	0.05	2.19	0.17	17.22	1.50
Islamabad	15.72	50.57	0.94	18.21	0.20	2.27	2.03	6.17	0.03	3.87

Figure 2: Percentage of population by mother tongue

3.4 Data Analysis

For the in-depth interviews with the selected households, I use qualitative analysis, including thematic and discourse analysis. Whereas for vignettes, I use comparative analysis to compare the responses of participants to identify similarities and differences in their answers.

For thematic analysis, I am identifying and analysing the recurring themes in the interviews within various households to understand the patterns for intra-household bargaining. This approach has allowed me to explore the underlying meanings and experiences shared by

different generations and has assisted me in coding the themes emerging in the interviews, such as agency, empowerment, intersectionality, etc.

Meanwhile, with discourse analysis, I am able to analyse the language used by the participants to understand how they discuss intra-household bargaining, including how they talk about social norms, power dynamics, and gender roles within the households. Some examples include the male breadwinner of the household being asked for permission whenever a woman inside the house wants to go out, or the women in the household prioritising their mothers-in-law opinions more than anyone else's.

Furthermore, I will be assessing how the research participants utilise language to explain traditional gender roles. According to Butler (1990), language constructs and reinforces power dynamics, particularly in relation to gender identity and norms, and hence, discourse analysis helps in uncovering power relations embedded in language and social practices.

Comparative analysis for vignettes helps me analyse how participants' individual characteristics and contextual factors influence their responses to the vignettes, allowing for a nuanced understanding of the research topic.

I used NVivo to code the thematic, discourse and comparative analysis and focus on the validity of the research by triangulating the primary research, such as interviews and vignette findings, with secondary desk research.

I organise my analysis as follows. First, I look at the differences across generations in how women are pushing forward in redefining their boundaries and negotiating agency. I do this by comparing perspectives of women within the same family, but across different generations, such as comparing the daughter-in-law, mother and grandmother and do this within the same ethnic household. As generations change, authors such as Mannheim (1952), Putnam (2000) and Twenge (2006) suggest that there is an increasing gap which makes it difficult for the older generation to understand the processes of the younger generation.

Second, I look at how perspectives on agency in intra-household bargaining differ across gender. I do this by comparing perspectives of women and men in the same family, and again within an ethnic homogenous household. Finally, I look at how these differences in agency, subversion, and perspectives differ across ethnicity. Here, I take the differences made visible across generations and genders, and look at how much and if these differences vary by ethnic group. Lastly, I ask all respondents to reflect back and answer according to their experiences during their first few years of marriage to keep the age and experiences consistent between generations.

3.5 Ethics and Limitations

I sought ethical approval from the University of Sussex before collecting my primary data and consent from all those interviewed. The limitation of this study is that it is not representative of any community, and I do not claim to generalise any of the findings through my interviews with the ethnic families covered in my research study. However, I asked each family about the extent to which their attitudes conform with those of their larger community to get some sense of the level of convergence or divergence across ethnic groups, at least in how these are commonly understood. I hope that the study is able to convey some basic differences across generations and ethnic groups.

4. Analysis and Findings

In my analysis, I will present the key findings and discussion of the research question. It provides an assessment of whether and in what ways has the younger generation, across

ethnicities and gender, renegotiated the intra-household bargaining patterns from the older generations within households in Karachi. Moreover, if ethnic differences make an overall difference in the agency and autonomy of the research participants or not.

I will be dividing my analysis into three sections: 1) generational differences, 2) gender differences, and lastly, 3) ethnic differences. I will be incorporating the vignettes into each section to see if and how respondents' answers vary when they are separated from their personal situation and asked to give opinions about strangers.

4.1 Generational Differences

There is a large gap between the older and younger generations across all groups, as the younger generation admits that they have learned a lot of lessons from seeing their parents and grandparents giving up their desires and not exercising their agency. Out of the fourteen interviews, six of them include young married individuals who stated that they are more independent than their parents, and pointed out that generational gaps between their parents or in-laws impact their daily lives. S claims, “the older generation thinks that because they suffered and lived a life in silence, then the younger generation should follow in their footsteps.”¹

In a general trend, most of the individuals, across all generations, got married as per the will of their parents. However, the older the generation, the less choice they had in choosing or seeing their spouse before marriage (Pezzin, Pollak, & Schone, 2015). The younger generation mentioned that while there is pressure from their parents to agree to their choice, there is still a way out of it if the children insist.

I use the Memon family as my first example to compare and comment on generational changes regarding autonomy and subversion within a household, especially surrounding the topics of marriage, work and children, by using the Agency and Capability Approach frameworks (Sen, 1999; Kabeer, 2016). My second example is of the Pathan family regarding the discussion of kids, including communicating with their partner and having the power to decide when to have children, as well as discussing the changing patterns of socialising and going out.

Within the Memon family, when discussing the topic of having the agency to choose who and when to get married, the Memon grandmother commented, “when my wedding proposal came, they said I had to get married in a year or two anyway so might as well get it done.”² The older generation lacks empowerment and was not able to make strategic life choices for their betterment. Whereas, the younger generation has more capacity to bargain for their choices (Kabeer, 1999; Malhotra et al. 2005). As contrasted by the younger Memon woman, who answered that for her marriage, “the last decision was mine, and if I wanted to say no then I would have to put points and arguments supporting my case, and then my father would agree. However, it couldn't be a reason like I don't feel like getting married. He wouldn't consider this as a reason.”¹ The duality in the answers show that change does not mean there is complete liberation of choice, instead, it still remains a bargain within the household, but now, there is more space for a mutual conversation, despite the pressing existence of visible power dynamics (Covarrubius, 2021).

All the generations are well-aware of the generational gap and show their disapproval of each other for being too cowardly or selfish by “just caring about their own lives.”² The Memon father advocated for cooperation from both of the generations (Guvuriro & Booysen, 2020), by commenting that the younger generation complains about the older generation not

¹ Interview with S, female, Memon community, Karachi, 26th July, 2024

² Interview with T, female, Memon community, Karachi, 24th July, 2024

understanding them, but why don't they try understanding them instead?³ Whereas, the Memon mother is more receptive to the change by agreeing that, "the parents need to grow up and give freedom knowing the environment now. For this generation, this is fine. For our time, that was fine."⁴ The younger generation is more attuned to the idea of autonomy as the Memon daughter of the same family stated that "the older generation interferes too much. It is annoying to keep asking for permission regarding everything, even your personal decisions and asking for unnecessary details."¹ Hence, it can be observed that within this Memon family, the patterns regarding decision-making are changing as the generation changes.

There is also a huge shift in establishing boundaries between the younger and the older generations, whether it is by omitting details or drawing strict boundaries. All the younger respondents confirmed that they choose to hide details when telling their in-laws or parents about spending patterns, business details or any plans as it creates less interference and gives space to more autonomous decisions between the couple, despite living within a joint family. The younger generation employs subversion by going against the heavily regulated social norms, and refuses to enact the traditional gender binaries enforced through societal expectations (Butler, 1990). Whereas, the parents and grandparents mention that there was a lack of privacy during their younger age and they had to disclose the majority of their financial and domestic plans to their entire family.

The Memon mother admitted to choosing to sit at home if her mother-in-law had an issue with her going out of the house⁴, and this stands true to Kabeer's (2001) analysis of how mothers-in-law enforce patriarchal norms inside households, and reinforce gender hierarchies, which impacts daughter-in-laws bargaining power and in turn, shape the dynamics of power relations within intra-households.

Whereas, the Memon younger woman is a contrast compared to the older generations, as she mentions her bargaining power by mentioning that while she faced some resistance when she started her job, as she was juggling a young child and her religious education at the same time, she was able to convince her in-laws by making sure that she was able to manage all the responsibilities altogether. She was able to make changes in the household by making them get used to her routine. She mentioned that she believes "in giving as little information as possible, because I give information according to people's mindsets."¹ The Memon son-in-law also criticised the older generation's way of thinking by mentioning that the older traditions aren't valid as they encroach upon the wife's rights as a human being. He claims, "the mother should not interfere in every arena. These traditions aren't valid."⁵

A similarity between most of the older and younger generation is not communicating regarding the topic of children. While the grandparents, expectedly, did not have prior communication to having kids, the younger generation also had less discussions about having children. The majority of the women in the younger groups had their first child without planning it, and then decided to establish a conversation before planning the second child.

This can be seen from my second example, the Pathan family, where the grandmother mentioned her lack of decision-making with the idea of having children, "my mother-in-law would keep telling me to have kids, and so we had children, and never had any conversation about having them. Now, people have conversations before having kids, but we used to consider it shameful and get embarrassed."⁶ The mother-in-law can significantly dictate the

³ Interview with U, male, Memon community, Karachi, 15th July, 2024

⁴ Interview with V, female, Memon community, Karachi, 24th July, 2024

⁵ Interview with W, male, Memon community, Karachi, 28th July, 2024

⁶ Interview with A, female, Pathan community, Karachi, 24th July, 2024

behaviour and decisions of her daughter-in-law, particularly in matters related to reproductive health. (Allendorf, 2007).

Whereas, the Pathan younger woman mentioned that whenever she tried to talk to her husband about children, he would say, “when God wants us to have kids, He will give them to us and the number destined to us, will be given to us.”⁷ She mentioned that he is reluctant to have such conversations with her, due to the influence of the older generation, social norms and the shame associated with it (Agarwal, 1997). She also stated that her in-laws' comments about wanting a grandchild were uncomfortable and this was their personal matter. She took the opposite approach than her grandmother, and called this a violation of her boundaries, and told her husband to ask his mother to refrain from asking about their children. However, the Pathan mother-in-law replied by questioning, “why did you get married then, if not to have kids? You both are living a bachelor life”⁷, showing her difference of opinion and limiting the custom of marriage as a means of reproduction.

When I asked the Pathan family about their opinions on a vignette (Annex 1) regarding a twenty-four year old girl not wanting a child immediately after her marriage but the husband insisting on it, they gave a range of responses. The most unexpected one was the grandmother's, who, while stating that having kids earlier is better, mentions that having a one to two year gap before having any is not too bad. However, the Pathan mother's response was more traditional than the grandmother's, who stated that, “the woman needs to listen to her husband as her refusal can end the marriage or lead him to a second marriage. Men threaten women by mentioning a second marriage, and impose their rule on women by using this as a weapon. I mean why else do men marry women, except to increase the family line and have kids?”⁸ However, the Pathan mother's response is a result of her experience with her marriage, where her husband did marry another woman to have a son, when she could not have one after having four daughters, so in her experience, exercising agency might not be considered the best solution. Whereas, the Pathan daughter vouched for letting the husband know that he should wait, as the woman takes care of the child more than the husband, so it should be the woman's decision. She mentioned that just because her mother stayed silent, and had the patience to accept another woman and child doesn't mean she should behave in the same way, the generations have changed. Hence, the younger generation is not just able to assert their opinion, but also act on these changes. As per Kabeer (2001), “The notion of agency encompasses the capacity to negotiate and resist, but also to challenge and subvert existing power structures and norms.” (p. 52)

Lastly, there is a progressive change on the topic of freedom, privacy and going out within the Pathan generation. The grandmother didn't go anywhere without her husband and mentioned that her husband would never keep their conversations private from his family. The mother mentioned that she faced the same scenario in her life, in terms of privacy. She mentioned, “I am not different from my parents, we have the same story and life. My husband kept nothing private, in terms of expenses or decisions. While I was someone who kept secrets, he used to tell them to everyone, his friends, parents and sisters.”⁸ Moreover, she mentioned that it wasn't well-liked for girls to go out with friends so she refrained from that as well. Whereas, the daughter mentioned that her husband is her biggest supporter and gauges his parents mood and reports back to the wife in case she is planning to go out that day and they plan how to get around it together. Moreover, if she does not want to communicate with her mother-in-law, the husband does it on her behalf.

⁷ Interview with B, female, Pathan community, Karachi, 22nd July, 2024

⁸ Interview with C, female, Pathan community, Karachi, 23rd July, 2024

The Pathan daughter's agency comes through with her refusal to bear anything that goes against her principles or boundaries. She mentioned that when she came back to her parent's house due to her in-laws' disrespect of her, her mother showed her discontent with her decision and told her to "bear a little bit more", and her grandmother asked her to call her in-law to ask about her health. The Pathan daughter mentioned that she is adamant to have a different life than her mother and grandmother. She claimed that "my mum's inability to fight has instilled on me too, but I am lucky to have a husband that tells me to fight for my rights."⁷ While the social norms around the Pathan daughter can withdraw her capability to stand up for herself, she chooses to stay firm on her freedom and capacity to act (Sen, 1999).

These interviews cover many emerging trends among the younger generation, which include a need to have a different life from their parents and grandparents. There is an acknowledgement of the previous patterns and the need to make a change. There is also a confidence within women about their ability to exist without the complete dependence of their in-laws or husbands. The respondent answers show evidence of the developing changes in subversion between the younger respondents compared to their older counterparts. There is a clear generational change amongst every inter-generational family. They range from normalising conversations with their spouses regarding children, making decisions together, having separate financial streams, and establishing boundaries with in-laws. While they still take permission from their in-laws about going out, they treat it more as a formality than an order.

4.2 Gender Differences

Gender plays an important role in understanding subversion and how decision-making works within households. I will compare the perspectives of men and women in the same family to see the similarities and differences between them.

I will use the example of the Memon parents to compare planning for children, Urdu-speaking parents to discuss the extent of needing permission to go out, and Memon and Pathan younger couples to show examples of subversion and change, and how their fallback position supports them.

There are varied answers in between couples when it comes to the topic of children, where one partner mentions there was a discussion of having and planning kids beforehand, but the other party comments that there was no planning involved. The Memon mother said, "we didn't discuss kids too frequently but after the first baby, we discussed it and planned gaps with the second and third babies"⁴, but the father mentioned, "we never had any conversations about how many kids we want. We believed that having kids at a younger age was the best so we could teach them something."³ Similarly, the Memon daughter mentioned that her first pregnancy was unexpected and hence, the unpreparedness made it a traumatic experience for her.¹ Whereas, her husband had a contradictory response with, "we had our first child with mutual consent in the start. We already had discussions about having children."⁵

All the women interviewed mentioned that they are completely agreeable to take permission from their husbands before going out, and all of the men mentioned that they let their wives know about their whereabouts when they head out. However, there is a difference between both of these things, as one group has to take permission, and the other informs but will not have repercussions if they choose not to. The Urdu-speaking mother mentioned that she always asked both her husband and mother-in-law before heading out, and her husband agreed in a separate interview, that his wife never leaves without telling him. He added, "if I say no about something, then that would be the last say in the conversation."⁹

⁹ Interview with G, male, Urdu-speaking community, Karachi, 21st July, 2024

The vote is split on who has the last say in decision making within households, with half of the women voting for their husbands, versus the other half of the women, and all the men mentioning that they make most of the decisions together. "Men often perceive that household decisions are made equally, while women, who typically take on more housework and child care responsibilities, perceive a more unequal division of labour and decision-making" (Hochschild & Machung, 2012, p. 31). There is a patriarchal and binary outlook to decisions even in the younger generation, as most financial decisions are still taken by men, even if the woman is earning in the household.

Moreover, almost all of the men and women admitted that their fathers convinced them to marry their current partners, which shows that men tend to make decisions that are considered more important in the household. The case is similar with educational decisions, where the Urdu-speaking mother states, "obviously, my husband made decisions about schooling and it's expenses"¹⁰ but the father mentioned, "we discussed schools amongst each other as a couple and put the kids in the place near our house which was popular."⁹

There is an assumption in literature (Jejeebhoy, 2002; Allendorf, 2007; Kabeer, 2001; Debnath, 2015) as well as from my respondents' answers that women, especially mother-in-laws make and have the authority to make all the household decisions, however, the Urdu-speaking mother admitted that, "all of us [women] make the household decisions, but we ask our husbands before making any important household decisions."¹⁰ This maintains the narrative that men are involved in any decisions that are considered integral and important to the household, despite the assumption that the household is a domestic, women-led space. However, there can be some truth behind the claim, as the mother-in-law can get the last say on a decision, depending on their sons, as evidenced by the Urdu-speaking father mentioning that, "we still live with our mother, so we always discuss everything with her before making a decision."⁹

There is further evidence of this, as during the vignette questions (Annex 1), I asked the Urdu-speaking mother and father about a scenario, where a woman wants to work in a part-time, remote capacity and the husband is fine with it but he says that his mother-in-law needs to be onboard with her working as well. However, she is not in favour of it. What should the woman end up doing? While the Urdu-speaking mother showed her support for the woman and her decision to work, as it is not impacting anyone in the household, her husband mentioned that the woman should not take the job, as elderly people's advice always has some wisdom behind it. However, it is necessary to note that the power given to the mother-in-law remains dependent on the husbands or sons of the household, hence the ownership of the power remains with men.

There are elements of subversive practices within the Pathan and Memon couples as the Memon husband mentioned that all of the personal decisions are made by him and his wife, and they discuss everything and then make decisions. Whereas, the Memon wife shows both traditional and independent values by stating that, "I do believe that my husband's decision is the final say" but interjecting it with her autonomous decisions and confidence in herself by stating, "but I will not consider it final say and I will continue my efforts, on and off, to make sure that he understands my point of view and my argument. My point can also be considered the final say, but it depends on the situation and if there is logic involved in the argument. Without any reason, no, not really." However, she is at odds with her struggle with agency as she admitted to giving up on her plan of enrolling her child into preschool because, "my husband explained his logic and I understood what he meant so I agreed."¹ This shows that while there is awareness about autonomy, it is still under constant negotiation and bound by traditional values.

¹⁰ Interview with H, female, Urdu-speaking community, Karachi, 21st July, 2024

Similarly, the Pathan daughter, despite coming from a strict patriarchal and ethnic household refuses to comply with traditional bounds. She is the only respondent who has a full-time job and contributes financially to some of the household expenses. She mentioned that her husband and her take every decision together, and there is no right or wrong person in the discussion. Additionally, she is the only one out of the respondents who does not take permission from her husband or her mother-in-law before going out of the house. "I have never set this trend since the beginning, and I only inform my husband, to which he has never objected either."⁷

In the case of both these women, there is a commonality, their fallback positions. The Memon daughter has her father's car and driver who sorts out any mobility issues, and receives money from her family. She added, "I am able to make my decisions and be independent due to my financial backing and education. I have my parents' support, money and my earnings as well."¹ Whereas, the Pathan daughter mentioned that her father talked to her in-laws about her insistence to keep a job after marriage, and later, when marital problems started due to being in a joint family, her father said, "don't go back to your house until your husband shifts the house."⁷ This shows that agency is not a standalone concept. Instead, primary socialisation, education, financial stability and parental support play important parts in empowering an individual to make risky and independent decisions. As Agarwal (1997) states, "the greater a person's ability to physically survive outside the family, the greater would be her/his bargaining power over subsistence within the family" (p. 9).

The emergence of subversion, while apparent in the gender category, is still a work in progress. While the couples show a clear change in pattern, especially the younger couples, who no longer choose to remain held back by traditional social norms, societal constraints or within strict gender binaries. However, despite the increase in joint decision-making and communication, the younger generation still complies with culturally mixed religious views, such as the husband having the last say, falling for the pressure to have children, and the need to take permission before going out. Additionally, having a secure fallback position increases bargaining power significantly, but those who might lack familial, financial or social support face a more difficult challenge to subvert the norms in their favour.

4.3 Ethnic Differences

For this section, I will be comparing ethnic groups with each other, to assess if ethnic differences play a part in determining people's choices and decision-making, and to analyse if ethnic stereotypes hold any truth and significance within intra-household bargaining.

In terms of marriage proposals, both men and women in the interviews went along with what their parents wanted and agreed to a spouse of their parents choice, across all respondents, regardless of their generation, gender and ethnicity. Some of the respondents mentioned their ethnicity being the reason behind the age of their marriage, or the norms present in their ethnicity of marriage trends. The Memon father mentioned, "the decision behind my marriage was based on Memon culture and the typical age preferred for marriage."³ Whereas, the Pathan younger woman mentioned, "Pathans are known to marry early, but it wasn't an issue for me, as my family is well-educated."⁷ Hence, pointing to the traditional nature of her ethnic group, but mentioning that she is an outlier due to the addition of the educational background.

Whereas, with Punjabis and Urdu-speaking communities, it depends on the viability of the marriage proposal, educational benchmarks and other factors. They are not traditionally known to marry early, and the respondents who did marry early within this ethnic group, mentioned that their marriage happened earlier due to other factors, such as sudden economic loss or increased pressure from the prospective in-laws (Azeem, Mugeru, & Schilizzi, 2016).

Women's agency and bargaining power is also impacted due to her husband's position in the household. There are many factors at play, such as being the older or younger brother or contributing less financially. The husband's lack of authority and respect in the family directly impacts the woman's say in the family. However, this can vary as per the household or the ethnic grouping.

In the case of the Memon family, despite the younger couple's husband being the youngest son, there is little impact on the woman's position as they are all involved in the same business. Being in the same business means that there is added security during uncertain employment circumstances, and the family is aware of the finances of the son. The wife mentioned that, while her husband might be listened to less in the business due to his "lack of experience, younger age and getting into the business later than the elder brother. All of this might impact his finances, but not my decision making in the household."¹

However, in the Pathan family, the younger woman mentions that her husband being the youngest of the family has created a lot of issues for her. He works independently, and contributes less for the extended family. She added that because everyone sees him as the youngest child, the same treatment is passed on to her. According to her, "our in-laws treat us like children,"⁷ and this infantilization falls into everything, including disrespecting them in front of everyone, violating boundaries and interfering in their personal matters. According to Agarwal (1997), "wives of younger brothers may find their claims to household resources constrained by their husbands' lower status and the family's internal dynamics" (p. 31).

Regardless of the ethnic identity, and despite the lack of freedom and decision-making of the older generations, relatively to the younger generations (Browning, Bourguignon, Chiappori, & Lechene, 1994; Pezzin, Pollak, & Schone, 2015), the former still votes to live with their in-laws, and the latter prefers nuclear families, due to privacy and increased autonomy. For example, the Punjabi daughter-in-law states that "joint family households should not exist. They create fights amongst everyone which lessens respect for everyone in the house, and impacts your mental health."¹¹ Whereas, the Urdu-speaking grandmother counters by saying that "living with in-laws is better, living alone means getting lonely and taking care of everything yourself."¹²

The last vignette (Annex 1) focuses on joint household family dynamics, where the scenario focuses on a woman going out with her friends, and informing her husband who communicates her plans to his mother. However, as the wife is leaving, the mother-in-law stops her for some household work. While everyone, across all four ethnicities, agreed that the mother-in-law is wrong in her actions to stop the woman while she is getting out, the only outlier was the Punjabi family, where both the mother and son said that the wife should go and ask about the work and help with it, before heading out. The mother justified it by mentioning that relationships require compromises. Whereas, the daughter-in-law replied that the woman should just leave the house, as she has the right to do so.

The perspective of the Punjabi mother-in-law is not unique, as a lot of women believe that as they spend their entire lives providing care to their in-laws, the same should happen for them. According to Debnath (2015), "The presence of a mother-in-law often acts as a constraining factor on the bargaining power of daughters-in-law, as they navigate complex familial relationships and power dynamics that are deeply rooted in tradition" (p. 172). This is apparent through the Punjabi mother-in-law's opinion that everyone should be involved in all the decision-making involved in the family. "We used to make every decision after consulting my

¹¹ Interview with Z, female, Punjabi community, Karachi, 20th July, 2024

¹² Interview with Y, Urdu-speaking community, Karachi, 21st July, 2024

mother-in-law, and then make the decision of if we will do something or not. When you live together, it is important that you involve the older people and take the journey with them.”¹³

However, going through a similar experience can also change personal views and result in women wanting better for the next generation, as the Pathan mother supported the woman in the vignette scenario for leaving the house despite her mother-in-law's demands for her to work, because “it is important to exercise choice in life.”⁸ Due to the Pathan’s mother's lack of agency throughout her life, she is now supportive of women who make decisions for their betterment (Kabeer, 1999).

The generalisations of the ethnic differences are visible in most of the ethnic groups in Karachi and play a part in shaping the mindsets of families. As seen by the Pathan family’s father, who got married the second time to have a son, and also arranged his second daughter’s marriage without her consent, which speaks to his traditional upbringing, commonly seen in Pathans.

The second example is the Memon family, where the father got married at an expected age due to his family traditions, and justified it by admitting to it, without any challenges. However, the difference is apparent with the newer generation, which has chosen to give less priority to ethnic or cultural upbringing, and are willing to break older traditions to accept newer ones. This includes younger men, such as Urdu-speaking or Pathan men, who support their wives in their work even though their mothers have never done jobs and were not allowed to do them. Or all the younger group respondents advocating for nuclear families.

Another example is of the Memon younger man who spoke up about the problems with traditions and how joint families put more responsibility on women’s shoulders, even though his family is traditional, but he has not internalised this behaviour through the social norms present around him (Agarwal, 1997; Covarrubias, 2021).

5. Conclusion

It is apparent that women have renegotiated intra-household bargaining power with the changing generations to a significant extent. While the older generations give utmost priority to keeping the entire household intact and consider earning the respect of their elders over their well-being, the younger generation attaches more importance to individual relationships between the husband and wife over anyone else. The gender differences between the couples are also more apparent when looked through the lens of generational differences, as the older the couple, the more traditional the gender roles. Whereas, the younger couples mentioned the need for reciprocity and communication, even if they maintain the traditional ideas of the husband being the breadwinner or having the last say in the discussions.

However, compared to the generational and ethnic differences, which are changing and are acknowledged to be old-fashioned or redundant by the older and younger generations, the gender difference is still given the most validity by all respondents across all genders, generations and ethnic groups. While the younger women are more independent, and rely less on their husband, the skewed power dynamics are still present. This is due to many things, such as the economic reasoning of men being the main breadwinner, even if the younger women are now working part-time. A huge contributor to this division is also religious and cultural, as Pakistan is an Islamic republic country, and people believe that women should be subservient to their husbands. Moreover, culturally, it is considered unIslamic for women to go out of the house without asking for permission from the husband, hence almost all of the respondents

¹³ Interview with Q, Punjabi community, Karachi, 20th July, 2024

admit to asking for permission before stepping out of the house (Abu-Lughod; 2015; Esposito & Mogahed, 2007; Mir-Hosseini, 1999).

Ethnicity does play a part in early socialisation of individuals, as traditional upbringing leads to earlier marriages, less formal education, both of which can lead to reduced empowerment in women due to lack of resources. However, the social norms are changing and families within certain ethnic groups are no longer complying with the traditional rules. For example, Memons are known to marry early and not prioritise education. However, the family interviewed in my research, while admittedly a typical upper-middle class Memon family, breaks both stereotypes, as everyone in the family is educated and got married after getting their degrees. According to the Memon family, the norms are changing and they are choosing to change with them. All the ethnic groups had similar sentiments about their ethnicity, where they did associate with the identity, but did not comply with any strict rules followed by the older generations.

Therefore, I answer as to how and to what extent women have been able to renegotiate intra-household bargaining power, over generations and across different ethnic groups in Karachi. I discuss this by applying Kabeer's (1999) concept of Agency and Empowerment on generational differences to draw parallels across the older and younger generations, such as employing agency for self-motivated actions, such as choosing to hide secrets from family, planning to do a job or making subversive decisions for personal betterment.

I apply Sen's (1999) Capability Approach in terms of decision-making power in the household, negotiation skills, access to resources within the household, and social norms involved within a household by questioning respondents about their autonomy to make decisions and the extent of interference in their daily lives by their spouse or in-laws. Moreover, I use the concept of fallback position to understand how some women are able to make firm decisions, draw boundaries within their households due to the support of their family, social capital and financial security, while some are not. Lastly, I explain the prevalence of social norms through Agarwal's (1997) theory to understand how these norms impact individuals and Covarrubias's (2021) analysis of differing types of power present within households.

Through my research, I aim to contribute to the ongoing discourse on gender, agency, and intra-household bargaining in Pakistan and similar contexts. My findings highlight several key areas where change can be encouraged:

1. **Educational Investment:** I believe that promoting higher education for women, especially within certain ethnic groups, such as Memon households, which prioritise marriage over education, is crucial in enhancing their agency, equipping them with decision-making skills, and improving their fallback position, ultimately reducing their dependence on male figures.
2. **Economic Empowerment:** I see the need for expanding employment opportunities and financial literacy programs for women to challenge the traditional breadwinner model. Mass education and free access to information about freelancing, entrepreneurship and learning how to work from home can prove to be vital to allow Pakistani women greater autonomy in household negotiations and provide them with financial security.
3. **Community-Based Interventions:** I believe that encouraging dialogue on evolving gender norms within ethnic and generational groups can facilitate social change while respecting cultural values. Each ethnic group has their local chapter present within the city, for example, Pathans can focus on having discussions regarding how to understand the younger generations' perspective while retaining traditional and cultural practices.

These conversations can help shift deep-rooted beliefs and promote more equitable household dynamics.

4. Joint Household Dynamics: Given the complexities of power in joint family systems, I see the necessity of considering how extended family structures within ethnic communities impact individual agency and gendered power relations. Addressing these dynamics, such as the younger generation explaining their equitable division of labor within the household to the older generation, can lead to more inclusive and effective changes.

Conclusively, through my research, I wanted to explore the growing subversion and agency within generations, gender, culture and ethnic groups in Karachi. I want to contribute to the growing literature of intra-household bargaining in the global south, across gender, generations and ethnicities. I believe that this holds importance due to the specification of these being joint households, which adds more complexities, as beyond the struggle of power between the husband and wife, there is now a possibility of an addition of multiple other couples and their dynamics impacting the household.

Moreover, I wanted to assess the perspectives of both mothers and mother-in-law in my interviews to understand how opinions change based on the relationship. I also wanted to interview men to see how they view the dynamics of their households versus their wives. I wanted to interview women to understand their stories, experiences and how they embrace agency and autonomy in their daily lives. Lastly, I want my research to empower women in recognising the transformative potential of education, social support and financial independence and how all of it leads to better fallback positions and redefined household power structures.

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6. Appendix

Vignette Design:

- 1) I will tell you a story of a woman called Ayesha, she is a 24 year old who lives with her husband and her in-laws. She helps in household chores and tends to the house. Her husband and her have had conversations about children but she has decided that she doesn't want any, anytime soon. She discusses this with her husband, but he refuses her opinion, stating that they will be too old to take care of the children later. What should Ayesha do in this scenario?

What would most 24 year olds do in this situation?

What would the husband and in-laws expect from Ayesha in this situation?

But Ayesha doesn't want kids. She states that she is not interested.

What would the husband and family say about Ayesha's decisions?

Would the opinions and comments of her husband and in-laws change Ayesha's decision?

Are there any situations where Ayesha not wanting a kid would be acceptable? What scenarios would that be?

- 2) Imagine a 26 year old Aqsa living with her husband and in-laws. She sees her friends working and earning money and decides she wants a part-time home based job, but her in-laws are against this. They don't believe it's appropriate for a woman to work when her husband and in-laws provide her a comfortable life. But Aqsa wants to earn her own money and have similar experiences as her friends. Her husband said he doesn't mind Aqsa working as long as his family approves. What should Aqsa do in this situation?

What would most girls in Aqsa's position do?

What would the in-laws expect from Aqsa in this position?

- 3) Ahmed and Sana are married and living with in-laws. Sana asked Ahmed if she could go out with her friends and Ahmed said yes. Ahmed told the in-laws that Sana will be going out. When Sana was leaving, her mother-in-law needed her help in the kitchen. Sana told her she is leaving and can't wait right now. Her mother got annoyed and told her husband, which created an issue.

What do you think Ahmed's reaction should be to this issue?

How do you think Sana should have acted?