

Research Report on

*Empowerment of People with Disabilities
As A Result of Engagement in Economic Activities*

Gilgit/Baltistan and Punjab Province, Pakistan

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ABSTRACT

The present study is aimed to explore the evidence of economic empowerment created in the lives of people with disabilities by Civil Society Human and Institutional Development Programme (CHIP) by following Economic Empowerment Model and its subsequent impact on the quality of their life. The sample of the present study consisted of 104 people with disabilities (78 people are being provided support to get engaged in economic activities and 26 are those who are not yet engaged in any such activity) residing in the rural areas of Punjab and Gilgit/Baltistan province in Pakistan with males and females almost equal in number (Males=53, Females=51). For the present research a comprehensive questionnaire was used encompassing all the basic aspects of the life of PWDs. The first part of the questionnaire elicited demographical information and details about economic activity and skill learning. The second part of the questionnaire was further divided in to two parts, where one measured the quality of life of PWDs including personal hygiene, accessibility to health centres, acceptance in community and family, socialization skills and understanding about the basic rights, the other part consisted of scales that measured self-esteem, stress management ability and overall satisfaction and happiness. For measuring self esteem, Rosenberg Self-Esteem Scale (Rosenberg,1960) has been used and to measure satisfaction Oxford Happiness Inventory (Argyle, M., 2001) is employed. Results show that economic empowerment has positive impact on the quality of life of people with disabilities leading to social inclusion and subsequent increase in overall happiness, feeling of independence and sense of pride among people with disabilities. Impediments in the successful running of enterprises are also being identified with discussion on their possible solutions.

Chapter 1: Introduction

The ADA (Americans with Disability Act, 1991) defines disability as a physical or mental impairment that substantially limits a person's ability to perform major life activities such as walking, reading, or performing self-care activities like bathing or eating. The nature of the impairments can range from "invisible" disabilities such as heart disease or schizophrenia, to visible disabilities such as paraplegia or mental retardation. As life expectancies and advances in medical technology continue to increase, the number of people living with some kind of disabling condition will also rise, increasing both the numbers and significance of this group.

However it has been observed that in most parts of the world people with disabilities are neglected and marginalized. Even in advanced and developed countries, overwhelmed by the needs of the severely disabled, funding and service agencies have been legislatively mandated to earmark their monies disproportionately rather than channeling funds toward early intervention services. Furthermore the enormous costs associated with physical and psychiatric disability have camouflaged, in some ways, the utility of prevention in the area of disability. Pakistan which is a developing country lags much behind in the basic health services provision to general population what to talk about those who are disabled. In remote areas of Punjab and Gilgit/Baltistan province, people are deprived of the basic necessities of life and people with disabilities are considered as a burden and curse on family.

The part of PWDs life that is mostly ignored is their economic engagement. They are kept deprived of education and as a result their talents and abilities are tarnished with time. Persons with disabilities constitute 2.49 per cent of the overall population in Pakistan however, they are underrepresented in workforce. Many experts agree that the continuing unemployment of people with disabilities is due in large part to the fact that potential employers and co-workers still maintain negative attitudes toward them as a group. These negative attitudes appear to be rooted in a lack of knowledge about people with disabilities, as well as the perpetuation of erroneous stereotypes about them. These attitudes, prevent people with disabilities from getting hired, being employed in sufficiently challenging jobs, and advancing in their careers.

Although many national and international NGOs are currently working in Pakistan and they keep raising their voice against the apathy of government towards the welfare of people with disabilities, Civil society Human and Institutional Development Program (CHIP), established in year 2005 has taken practical and concrete measures regarding social inclusion of people with disabilities being welfare of PWDs as a major component of its mandate. Two big projects encompassing almost all the major aspects of life of PWDs are being initiated and implemented by CHIP one in year 2008 with the name of 'Inclusive Development through Mainstreaming people with disabilities in Social Mobilization In District Jhelum' in province of Punjab and the other one in 2009 'Rehabilitation and Inclusion of people with disability in district Skardu' in 31 villages of Gilgit/Baltistan province.

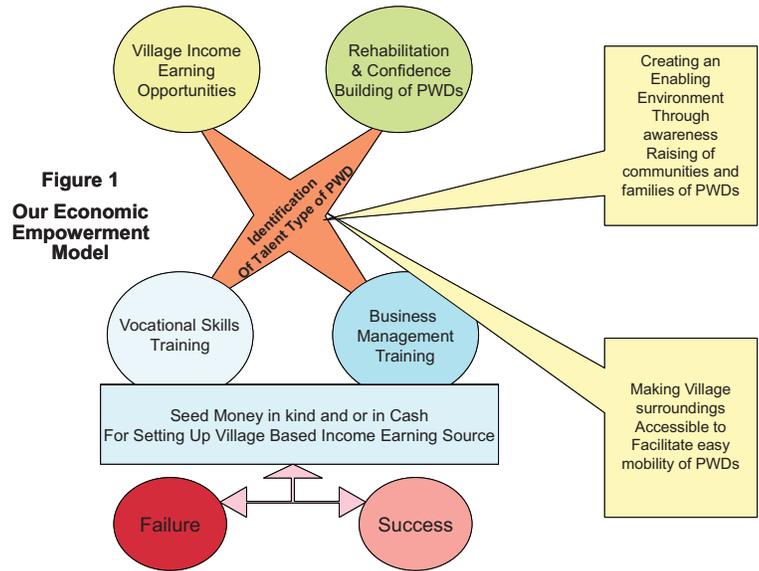
Therefore opportunities were provided to PWDs to educate themselves or to learn different skills under the project. Furthermore the concept of cottage industry was modified according to the needs and abilities of people with disabilities and they were assisted in establishing small enterprises. People in the community were also mobilized and trained to develop more tolerance and acceptance and realize the rights of PWDs to education and employment. Therefore the present research tends to delineate the changes brought in the lives of PWDs especially in the areas of self esteem, social acceptance and overall satisfaction and happiness as a result of interventions related to economic engagement introduced under the project.

1.1 Economic Empowerment Model

The economic empowerment model was designed exclusively for rural areas of Pakistan by Civil Society Human and Institutional Development Programme (CHIP). The salient features of this model are reflected in figure 1. Some of the major steps are as follow:

The first step is the Identification and need assessment (of current skill pool and potential) of people with disabilities and analysis of current situation of their livelihood. The identified people with disabilities are then facilitated in confidence building and learning independent living with the help of assistive devices and trainings. Once the PWD starts an independent living and gains some confidence they are extended support for career counseling.

The overall objective of career counseling is to determine which type of income earning opportunity they can begin in the context of the village market scenario. The PWDs (People with Disabilities) either opt for vocational trainings or directly begin small scale businesses such as a small village grocery shop, a poultry farm, a livestock farm, a barber shop or a tyre puncture shop. Selection of the right economic activity is based on three factors i.e. interest and potential of PWD, potential village market and investment cost. No business is established exceeding \$150/- to avoid big risks. The PWDs who opt for vocational skills training take relatively longer period of time in starting earning income while the PWDs who opt for directly setting up business start earning income in a relatively shorter period of time. The final decision is made between PWD, their family and community organization who are to pool investment and support for setting up income generating source. Once the final decision is made, one person from within the community organization is nominated to support PWD in preparing cost estimates for setting up business and calculate expenses for learning vocational skills. Once the final estimates are prepared, it is presented to the community organization and family members for final approval and support. The family contributes 20 percent while the community organization arranges for 80 percent of the costs either through an NGO or individual philanthropists. The NGO arranges basic business management training with particular focus on keeping a record of income, expenditure and reinvestment. Once the training is completed the contributions are pooled a memorandum of understanding is signed between PWD, community organization and family members regarding the responsibilities and commitment for making this initiative a success with joint efforts. Technical guidance is extended through fortnightly visits to exchange the experiences and challenges if any. While proceeding towards economic empowerment, mass awareness raising campaign is launched to create an enabling environment. Similarly community organization is facilitated to identify inaccessible village facilities and make them accessible. Families and neighborhood are intervened to increase acceptance and obliterate erroneous stereotypes and misconceptions about disabilities. People in the community are also mobilized and trained to develop more tolerance and acceptance and realize the rights of PWDs to education and employment. The success and failure is determined after one year of rigorous follow up and record of income and expenditure. In either case learnings are extracted and discussed with the community organization for future interventions.



1.2 Rationale:

This research has been designed to study the impact of economic activities on the various facets of life of PWDs. This research is important in understanding that how much economic activities play a pivotal role in the life of the people with disabilities, including acceptance in community and overall self esteem and satisfaction. This research is exclusive as it attempts to study systematically not only the kind of economic engagement opportunities provided to people with various types of disability but also tends to delineate and brings to surface the challenges and the problems that have been faced by the PWDs while pursuing a certain economic activity.

This research also analyzes the data gathered from the PWDs who are not engaged in any economic activity to provide strong comparison analysis. Furthermore the heterogeneity in the sample (sample taken from the central Punjab province and Northern areas of Pakistan, with all types of disabilities and constituting of both the genders) is another quality that makes this research valuable.

Researches have been carried out on the negative attitudes of people towards disability and changing their attitudes (Shelton, Hunt, 2004). Studies on policy formation and implementation are also being carried out in Pakistan (Ahmed, M; Khan, A; Naseem, F, 2011).

However fewer studies have been carried out on the issue of disability, provision of economic activity and its subsequent impact on their lives in Pakistan which adds to the value of this study.

1.3 ResearchMethodology

1.3.1 Objectives

The proposed research aims:

- To study the impact of economic engagement on the quality of lives of PWDs.
- To observe the challenges and the problems faced by PWDs in pursuing economic activities
- To come up with the possible solutions to the problems faced by PWDs in pursuing their economic activities
- To analyze the quality of life of PWDs who are not engaged in any economic activity and comparing it with those who are engaged to gauge the difference effectively.

1.3.2 Sample

104 people with disabilities from the rural areas of Punjab and Gilgit/Baltistan were selected. It was made sure that only those individuals who are part of the project are included in the sample. (type of sampling technique?). Out of 104, 78 people were those who were supported by CHIP to get themselves engaged in economic activities whereas 26 were those who were not engaged in any economic activity. Males and females who were engaged in economic activities and those who were not were almost equal in number (Engaged in economic activities: M=40, F=38, not engaged in economic activities: M= 13,F=13).

1.3.3 Instruments

For the present research a comprehensive questionnaire has been developed encompassing all the basic aspects of the life of PWDs. The first part of the questionnaire is designed to elicit demographical information and details about economic activity and skill learning. The second part of the questionnaire measures the quality of life of PWDs including personal hygiene, accessibility to health centres, acceptance in community and family, socialization skills and understanding about the basic rights. The other portion of the second part of the questionnaire comprises of the scales that measure self-esteem, stress management ability and overall satisfaction and happiness. For measuring self

esteem, Rosenberg Self-Esteem Scale (Rosenberg,1960) has been used that comprises of 10 items. It is a Likert type four point rating scale ranging from ‘strongly agree’ to ‘strongly disagree’. Another scale that is used to measure satisfaction is Oxford Happiness Inventory (Argyle, M., 2001). This scale has been adapted to suit the needs of the present research. For this reason 15 items in total have been selected from 29 items and the scale has been changed to Likert type, four point scale, ranging from ‘less true’ to ‘very true’.

1.3.4 Procedure

In this study 78 PWDs who were engaged in economic activities and 26 those who have not yet been given such opportunity were selected and were subsequently interviewed on the basis of the questions in the questionnaire. Furthermore semi-structured interviews were also held with PWDs to understand about the challenges and the problems that they were facing in running their businesses smoothly. Unobtrusive observation was also carried out while PWDs were busy in their economic activities to take other important notes such as their level of interest and problems that they face while communicating with other people, especially in the case of those people who had speech and hearing impairment. Work-places of PWDs were also visited to make an overall observation of their work environment.

Chapter 2: Results

Following tables show the result and analysis of the information gathered through the questionnaires.

2.1 Number of Respondents

Total number of respondents that were interviewed during the study was 104 with an almost equal number of males and females (males=53, females=51). Amongst 104, 78 respondents are those who have been supported by CHIP for engagement in the economic activities, whereas 26 are those who are not engaged in any economic activity. 59 PWDs have been interviewed in the district of Skardu in Gilgit/Baltistan province, 15 in the district of Jhelum whereas 30 have been interviewed in the Tehsil of Sohawa in the province of Punjab. Amongst these 45 are engaged in economic activities in Skardu, 10 are engaged in Jhelum and 19 in Sohawa giving a total of 74 (4 PWDs in Skardu have failed in running their business despite the provision of support).

2.2 Gender, NIC and Age Wise Respondents

Data shows that majority of the PWDs who are engaged in economic activities as well as those who are not engaged lie within the age range of 16-25 years, with males and females almost equal in number. Data also shows that 88% of the PWDs who are above the age of 18 years and are employed in some economic activity have their Computerized National Identity Cards whereas PWDs who are not employed constitute only 69%.

2.3 Education Levels of Respondents

While analyzing the educational level of PWDs, it has been revealed that 80% of PWDs who are not employed and 69% of employed PWDs are illiterate. Data also shows that few of the employed PWDs are educated at a higher level whereas none of the unemployed PWDs have higher education.

2.4 Marital Status of Respondents

Statistics reveal that 49% of employed whereas only 34% of unemployed PWDs are married. This might be directly related to the fact that economic engagement increases financial independence that improves one's chances of being accepted in the society. Furthermore data reveals that almost an equal number of male and female PWDs regardless of the fact that whether they are engaged in any economic activity or not, are married which is encouraging as it shows impartial and unbiased attitude of community towards the disability prevalent in both the genders.

2.5 Type of Support Received

PWDs were supported by CHIP to start or improve their economic enterprise. In this regard none of the PWDs were given any cash, rather they, with the help of community and family members were supported so that they may develop a sense of responsibility and work hard to give that money back to the family members or community organizations. Data shows that PWDs were being given material support in several forms and according to their needs and skills. Those PWDs who had learnt vocational skills such as those of stitching, embroidery, masonry, carpentering or carpet weaving, hair cutting and tyre fixing were provided with machines, tools or kits to get started with their work, whereas those who had good understanding of business and money matters were assisted to open grocery stores, general stores or tuck shops and ladies shop. In the district of Skardu, it was analyzed that live stocking and poultry farm keeping is a very successful business due to the unavailability of eggs and hens in that area due to extreme weather conditions. Therefore PWDs were also facilitated in establishing small poultry farms and were also assisted in getting hens vaccinated.

2.6 Number of PWDs given support for engagement in Different Economic Activities

Results show that PWDs have been given different type of material support according to their interest and pool of skills for getting them engaged in different economic activities. Majority (19%) have been

given sewing machines so that they stitch clothes by just sitting at their homes and earn their livelihood. 17% of the employed PWDs are running tailoring shops, 14% are running general stores and 6% are keeping livestock. Others are running grocery shops, tyre fixing shops, butcher shop, barber shop and carpenter shop and poultry farms. Some are doing the work of masonry, carpet weaving, block making and bread making with the help of mobile oven.

2.7 Engagement in Economic Activities(time elapsed while being employed)

Data shows that majority of the PWDs (82%) have got engaged in the economic activities with the support of CHIP recently, i.e either in the past 6 months or one year . This shows that with the passage of time people in the communities are being mobilized as a result of interventions introduced under the project and are becoming open to the employment of the PWDs, thus accepting them as an important and productive part of the society. Furthermore it also throws light on the fact that PWDs themselves are also becoming aware of their talents and potentials and are becoming active to proclaim their rights of having equal employment opportunity.

2.8 Engagement in Economic Activities

All of the PWDs reported that they got engaged in the economic activities through a very major contribution of CHIP and some little assistance from family members and community organizations. Through semi structured interviews it was revealed that machines, kits and all the equipment and stock for opening an enterprise was provided by CHIP, whereas family and community organizations helped in selecting and providing a place for setting up the business. Community organizations also play a very important role in identifying those PWDs who have learnt vocational skills and are unemployed or have little to no income so that they may be assisted by community as a whole and every individual whether disabled or not contribute to the development of the society.

Results are very encouraging as they reveal that majority of the PWDs (almost 50%) are generating more than R.s 4,000 a month. Results also throw light on the fact that although economic support has been provided, 9 PWDs are not earning any income. 6 of these PWDs are being identified in Skardu, one in Sohawa and two in Jhelum. Semi structured interviews with PWDs not generating any income in Skardu show that 2 of the PWDs who were supported to set up small poultry farms faced much loss as the disease in hens spread and they started dying. One who was provided tools for embroidery also could not earn any income as in Skardu embroidered cloths are not marketable in the villages. The other PWD who was provided stock for tuck shop failed in earning any income as he due to lack of understanding about financial matters did not use money to replace the sold items and spent that money on other pursuits. The rest of the three PWDs (one being given a sewing machine, other one a masonry kit and a livestock to the rest of the three PWDs) are the prospects i.e. although they are not earning any income as yet as masonry kit has been provided when the research was being conducted and the one with the sewing machine is not charging anything for the suits that she is stitching as she wants her stitching to get finer by practicing but they have a fine chance of earning a reasonable income within a short period of time.

2.9 Engagement in Economic Activities (Profit)

Results show that 36% of the people who are generating income are getting the profit between R.s 250 to 1000, 30% are getting it upto 2500, 18% and 14% are getting the profit upto 4,000 and 4,000+ respectively. PWDs were also asked about the control of money i.e. whether they keep the money themselves or its taken away by the family and they keep a record of all the expenses and income. Again results are very encouraging as they indicate that 79% of PWDs have a complete control of money and subsequently developing a better comprehension of financial matters and entrepreneurship. Pwds were also provided with the record keeping registers under the project so that they may note down all the record of their income and expenses. 71% of PWDs who are generating income reported

that they keep a complete record of their expenses. In Skardu practice of record keeping is keenly observed as evident from the data. Almost 79% of the PWDs who keep a record of their expenses are in Skardu.

2.10 Skill Learning

Results show that employed PWDs have learnt a wide variety of skills such as stitching, cooking, tyre fixing, electrical equipment fixing, carpentering, shoe mending, carpet weaving, knitting, block making/masonry etc. Almost 66% of the employed PWDs have learnt one or two of these skills and 59% are generating income with the help of the skill that they learnt. Amongst 66%, 17% of the employed PWDs have been helped by CHIP to learn vocational skills. As for unemployed PWDs, only 7% are equipped with the training of vocational skills and amongst 7%, 3% have been supported by CHIP to learn skills.

2.11 Personal Hygiene and Grooming Skills

In order to see the impact of economic engagement and income generation on the lives of PWDs, various aspects of their lives were assessed and were compared with those PWDs who are not engaged in any economic activity. Results show the personal hygiene and grooming skills of those PWDs who are engaged in economic activities are better as compared to those who are not engaged although difference is not that much significant. Results show that 77% of employed and 69% of unemployed PWDs clean their teeth regularly. Furthermore where almost 100% of employed PWDs reported that they always wash themselves up after using the toilet, 88% unemployed reported that they wash. This difference indicates that employed PWDs are more concerned about their overall hygiene and cleanliness. This may be due to frequent meeting and dealing with other people and subsequent more exposure with the outer world thus increasing awareness regarding health and hygiene.

2.12 Access to Health Care Services

Results indicate that almost all of the PWDs whether employed or not have an access to health care centres. However when asked whether they can go their independently, without any support from the family, 58% of the employed PWDs reported that they can go to health care centres all by themselves without any help from anyone else and can thus take care of their health. On the other hand only 26% of the unemployed PWDs reported that they can go to health care centres independently. This difference might be owed to the fact that employed PWDs have more confidence as well as resources to have a better access to different facilities.

2.13 Acceptance in Community

In order to gauge the acceptance in community towards PWDs after their engagement in economic activities, they were asked if they are made a part of ceremonies and other activities in the community or not. 100% of the PWDs who are employed reported that they are made part of the ceremonies in their communities and they are asked to take part in other activities in the community as well whereas only 65% of unemployed PWDs reported that they are made part of communal activities. 78% of employed PWDs reported that they are member of community organizations and that their decisions and opinions are given due importance in the communal meetings and decisions. On the other hand only 38% of the unemployed PWDs are members of community organizations and some of them also reported that their opinions are paid heed during the organization's meetings.

PWDs were also asked about whether people in their neighborhood or community like to interact with them or spend time with them. Almost 97% of employed whereas only 46% of unemployed PWDs stated that people in their neighborhood like to interact and spend time with them as much as they do with other people. Another very important parameter to gauge the level of acceptance in the rural community is to be considered for marriage. Therefore unmarried PWDs were asked if they are considered for marriage and are proposed regardless of their disability. 67% of employed however

none of the unemployed PWDs stated that they are considered as a suitable candidate for marriage. This might be due to the possible relation of economic engagement with financial independence and the ability to take care of the household expenses.

2.14 Contribution in Family Income

Data shows that due to engagement in economic activities PWDs are also able to contribute in their family's income, in other words they are able to take care of their family's needs and are able to support them as well. 95% of the PWDs who are generating income reported that they are able to take care of their family's needs by contributing in the overall income and 82% of the PWDs stated that they are able to buy things from their income not only for themselves but also for their family members. These statistics are important as they throw light on the increasing ability of the PWDs to meet their own as well as their family's expenses effectively.

2.15 Participation in family's decision making process

A big difference has been found between the employed and unemployed PWDs while analyzing their importance in the family when it comes to decision making process. 90% of the employed PWDs reported that they always participate in the decision making process in the family and their opinions and views are always paid heed to. On the other hand only 15% of the unemployed PWDs reported that they participate in the decision making process in the family and that their suggestions are listened to. This difference shows that employed PWDs have more importance in the family probably because they are independent and financially strong.

2.16 Aspiration for expanding the income earning sources

To gauge the interest of PWDs in their in their income generating activities, their future aims and aspirations and motivation, they were asked whether they want to expand their business and for that what kind of support they would be requiring. 98% of the PWDs stated that they have a very strong desire to expand their business. Informal interviews with the PWDs revealed that majority of the PWDs are saving money to buy new equipment or tools to increase their business. When asked if they need any kind of external help for increasing their income 90% desired to be given equipment support, whereas only 9% wished for monetary support.

2.17 Audacity to claim rights

No difference has been found between employed and unemployed PWDs while analyzing their understanding about their rights. All the PWDs whether employed or unemployed reported that they have an equal right to education, employment and to have an access to all the other facilities and resources. This might be due to the awareness sessions, campaigns and other social mobilization techniques introduced under the project.

2.18 Socialization Skills

Results indicate that the socialization skills of PWDs who are employed are much polished and refined as compared to those who are unemployed. This might be due to their frequent interaction with the people and subsequent better understanding of the norms and mores of the society as evident from the results above. Almost all of the PWDs participate in the religious festivals, marriage ceremonies and funerals. Where 95% of employed PWDs visit their neighbors only 57% of unemployed visit theirs. However no difference has been found in the moral judgment and understanding of both employed and unemployed PWDs.

2.19 Self Esteem

Results indicate that almost all of the employed PWDs scored high on the self esteem scale whereas those not employed scored low. Majority of the employed PWDs indicated that they are on the whole

satisfied with themselves and feel that they are useful and productive, having worth on an equal plane with others.

2.20 Stress Management

Results show that stress management ability of the employed PWDs is much better as compared to those who are not employed as the employed PWDs have scored much low on the stress measuring test and the unemployed have scored very high.

2.21 Happiness and Satisfaction

On the happiness and satisfaction scale employed PWDs have scored higher as compared to unemployed PWDs indicating that they are content with their life and economic empowerment has given them a meaning and purpose in their life, giving them the ability to take decisions easily and being optimistic and hopeful about future.

Chapter 3: DiscussionOf Results

Although many researches are so far being carried out on the PWDs regarding their disabilities and number in the population, however none have been carried out in which PWDs are given economic empowerment and its impact on their quality of life is assessed. Therefore the present research holds much importance as it not only brings out the exceptional work done by CHIP in the form of providing economic engagement to PWDs but also delineates its effect on the lives of people with disabilities.

For this purpose various economic opportunities were provided to 78 PWDs residing in the villages of Punjab and Gilgit/Baltistan province in Pakistan and those with motivation and potential were also trained to learn vocational skills. PWDs were provided equipment support and were assisted to establish small enterprises as in the form of tuck shops, butcher shops, ladies shop and tyre puncture shops. Other PWDs who were trained in vocational skills were provided with machines and tools so that they may start their work and earn their livelihood, such as masonry kit, loom for carpet weaving, sewing machines, tools for carpentering etc.

Afterwards the impact of economic empowerment on their lives was measured to see how much their life has improved or changed as a result of income generation and subsequent financial independence by comparing it with those PWDs who are so far not engaged in any economic activities. Results have been very encouraging as marked difference has been found in the following areas:

- Access to health care services
- Personal hygiene and grooming skills
- Acceptance in community
- Ability to take care of the family
- Participation in family's decision making process
- Motivation to expand the business
- socialization skills
- self-esteem
- Ability to manage stress
- Satisfaction and happiness

Results show that PWDs who are engaged in economic activities have an access to health care centres and also have resources to go their independently without any support of family. This shows that economic empowerment has given them the confidence as well as the necessary resources to visit health centres at any time they want to without any reliance or dependence on any one. This might be related to better health and overall well being.

Personal hygiene and grooming skills are also polished as compared to those PWDs who are unemployed. This might be due to increased interaction with people and more exposure with the outer world. Again this attitude can be directly related to good health and pleasant personality.

The most significant finding is the acceptance in the society regarding disabled and disabilities. Employed PWDs are made part of the ceremonies in the community and neighborhood and are involved in communal activities as well. Most of the employed PWDs are the members of community organizations and few are also holding the executive positions however very few of the unemployed PWDs are members of community organizations. Majority of the employed PWDs are also being found to be considered as a suitable candidate for marriage however no such acceptance in the community is found towards unemployed PWDs. This might be related to the possibility of start of family life amongst employed PWDs and a feeling of satisfaction for being considered on an equal plane with others.

Employed PWDs are also being found to have an ability to take care of the needs and requirements of their families. They are not only able to take care of their own needs through the income that they are generating but also of their family members. It is observed that majority of the PWDs buy household items with their income. This shows that majority of the PWDs are earning enough to meet the expenses of their extended families. In other words they are no more a burden on their families, rather they are the key breadwinners now.

Another significant finding is the increased acceptance and importance of employed PWDs in their own families. It's been found that majority of the employed PWDs are made part of the decision making process in their families and their suggestions and opinions are given much weightage. This may improve their decision making ability, their understanding about different issues and problems, better public dealing and subsequent increase in their confidence.

Much interest, enthusiasm and zeal has been found among employed PWDs to expand their current enterprises and to establish them fully. This enthusiasm may help them in better understanding of financial matters, learning of skills that might help them in their business and in saving money to buy new and better tools and equipment for improving their business.

Socialization skills of the employed PWDs are also found to be much refined and polished. All of the employed PWDs have been found to be actively participating in religious ceremonies and festivals, marriage ceremonies and funerals. They are also being found to paying frequent visits to their neighbors and friends. Adherence to moral values and norms and mores of the society has also been observed amongst employed PWDs. These skills may further help them in developing good relationships with their neighborhood and may improve their public dealing skills which may help them not only at a personal level but also at the level of their business.

Self-esteem of the employed PWDs has been found to be at a much higher level as compared to those who are unemployed. Employed PWDs have been found to have a positive attitude towards themselves with a strong feeling of self-satisfaction.

Better stress management ability has been found amongst employed PWDs. It's been observed that they tend to have better adaptive skills and an ability to control and monitor their emotions. In other words they have better ability to cope with psychosocial stressors.

Employed PWDs have been found to be happier and more satisfied as compared to the unemployed. They seem to have a meaning in their lives, hope for the future, a love for life, keen interest in other people and a strong feeling that they are in control of all the aspects of their lives.

Other than these significant findings regarding marvelous changes in the lives of PWDs as a result of economic empowerment, certain problems and challenges have also been observed in the lives of PWDs who were being given support to start their business. These challenges might be owed to the

- Unique terrain and its challenging environment
- Lack of education
- Poor ability to handle resources
- Poor ability to handle financial matters
- Lack of resources to tackle any unforeseen problems such as having no money for buying medication for the disease that spread among farm animals, thus resulting in complete loss of the investment
- Choosing an economic activity that is not profitable in that particular area

However it should be kept in mind that among 78 PWDs who were provided support to start their income generation, only four failures were observed in the district of Skardu in Gilgit/Baltistan province which basically resulted due to the above mentioned problems. Therefore it can be safely stated that 94.8% success rate has been found.

For the solution of the above mentioned problems following measures can be taken:

- Providing education to PWDs
- Arranging sessions for them through which they can be given orientation regarding simple financial matters such as record keeping, sale and profit ratio etc.
- A complete survey of the area where economic engagement activities are to be provided to PWDs, in order to determine which activity would be most profitable or suitable, depending upon the terrain, its weather conditions and environment.
- Developing a strong coordination and a complete one year's rigorous monitoring of PWDs through community mobilizers who have been provided the support for economic activities, so that if any unforeseen problem occurs they may be immediately contacted and assisted, so that they do not have to bear complete loss.

Strengths:

- It's one of the kind of research in Pakistan that tends to study the impact of the economic empowerment on the quality of lives of people with disabilities.
- This research not only points out the problems and the challenges faced by PWDs in pursuing their economic activities but also suggests solutions to remove those hurdles.
- Furthermore it also throws light on the various aspects of lives of PWDs who are not engaged in any economic activity and compares it with the life of those who are engaged for a thorough comparison.
- As for limitation all the responses have been elicited directly from PWDs, therefore it may incorporate a very strong element of social desirability which has not been controlled in this research.
- Present study is an excellent example of the detailed analysis of change brought in the lives of people suffering from different types of disabilities as a result of intervention of economic empowerment.
- Quasi experimental research design has been employed in the study providing good comparisons between control group and treatment group as in the form of comparison between those who are engaged in the economic activities and those who are not engaged
- Even though the primary contributions of this research are pragmatic, results of the study may also contribute to the literature on effect of employment on the lives of PWDs.

Limitation

- As for limitation all the responses have been elicited directly from PWDs, therefore it may incorporate a very strong element of social desirability which has not been controlled in this research.

Chapter4: Conclusion

This study reveals that economic empowerment has a very positive impact on the quality of life of people with disabilities. Economic empowerment is associated with increased acceptance in community and family, better self esteem, enhanced ability to manage stress, increased satisfaction and happiness, increased accessibility to resources and facilities and enhanced socialization skills. Furthermore this study also tends to bring out the challenges and obstacles faced by PWDs in running their enterprises as well as solution to those problems for future references.

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