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# THE SOUTH ASIAN EMPOWERMENT COALITION

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Institute for Women's Leadership Scholars Program



MAY 2, 2019  
INSTITUTE FOR WOMEN'S LEADERSHIP CERTIFICATE PROGRAM

*Institute for Women's Leadership Scholar's Program*  
Rutgers University

**Leadership Scholars Certificate Program - Women and Work Seminar SAP Proposal**

**Name (s):**

Mannal Babar & Sarah Arshad

**Project Title:**

South Asian Empowerment Coalition

**Your IWL Policy Area/s:**

Human Rights & Advocacy

**Specific Social Problem or Policy Issue you seek to address with this SAP:**

Cultural Taboos and Financial Illiteracy

**Major Research Outcomes/Demonstrated Need:**

Middlesex County in NJ has the largest population of South Asians. Rutgers has a massive community of South Asian students and organizations but there is not a single platform in the Rutgers community that offers South Asian women a safe space to navigate culturally disempowering practices in their communities. College-aged South Asian women also don't have access financial literacy programs in NJ offering them the chance and tools to break the cycle of generational financial illiteracy so they can start working towards being financial independent at a young age.

**Form of Action you will take to address the above-outlined issue:**

Through a six-week-long empowerment program, we will include four weeks dedicated to cultural topics such as women's wellness and mental health, and four weeks dedicated to financial topics such as budgeting and asset creation. This is designed to provide these women with tools to navigate financial and cultural issues in their communities in the ways they see fit.

**Will your SAP be combined with a thesis? YES/NO**

**Gender Component\*:**

This Project focuses primarily on South Asian women and their social and economic autonomy.

**Project Advisor/s:** Professor Julie Rajan, Women & Gender Studies Department.

**Advisor 1 Signature:** \_\_\_\_\_

**Printed Name (s):** \_\_\_\_\_

**Scholar Signature(s):** \_\_\_\_\_

Executive Summary/Abstract

The South Asian Empowerment Coalition is an initiative that aims to provide college-aged South Asian women (India, Nepal, Pakistan, Bangladesh, Sri Lanka, Indo-Caribbean) in New Jersey with the tools, resources, and knowledge necessary to navigate disempowering cultural practices and attain financial independence. Our experiences as Pakistani women have inspired us to address topics of cultural norms and financial literacy. We choose to focus on these two areas because they heavily dictate women's autonomy within South Asian society. With minimal discussion surrounding the complexity of their lived experiences, we recognize that there is a demonstrated need for a comprehensive program that empowers women into taking ownership of their social and economic outcomes. This six-week-long empowerment program will include four weeks dedicated to cultural topics such as women's wellness and mental health, and four weeks dedicated to financial topics such as budgeting and asset creation. The core belief behind S.A.E.C. is that an educational and community-oriented framework will create sustainable change and long-term stability for women of these communities. Through this workshop, we aim to shift the paradigm of thinking in which South Asian women are subjected to patriarchal practices. The amount of funding we are requesting to implement this program successfully is 1,000 dollars. The long-term goal is to equip these women with tangible tools that they can use regularly and throughout their lives to navigate and tackle difficult South Asian practices rooted in disempowering women.

April 11<sup>th</sup>, 2018

Dear Institute for Women's Leadership,

Our names are Mannal Babar and Sarah Arshad and we are third-year students at Rutgers University. As Leadership Scholars of the Institute of Women's Leadership, the purpose of this letter is to respectfully ask you to be a potential funder for our Social Action Project titled, *The South Asian Empowerment Coalition*.

The South Asian Empowerment Coalition is an initiative aimed at providing college-aged South Asian women in New Jersey with the tools, resources, and knowledge necessary to navigate disempowering cultural practices and attain financial independence.

We will be delving into these topics through a six-week long empowerment program. Three weeks will be dedicated to culturally taboo topics such as women's wellness and mental health, and the other three weeks are dedicated to financial topics such as budgeting and asset creation. The workshop will incorporate open discussions, film screenings, short talks and speakers among other educational frameworks that will provide tangible resources for the participants.

We are requesting \$1,000 for our budget by combining our individual \$500 seed grants into one. The funding we are requesting will largely be used to facilitate the workshop and for workshop materials. This includes resources such as folders, handouts, discussion facilitation sheets among a variety of other components needed to make the workshop a safe, and open learning space.

We thank you in advance for considering to be a potential funder for this project. If you need any additional information, please feel free to reach out to us through email at [mhb103@scarletmail.rutgers.edu](mailto:mhb103@scarletmail.rutgers.edu). We would be delighted to further discuss our initiative with you at your earliest convenience. Thank you for your time and consideration.

Sincerely,

Sarah Arshad & Mannal Babar

The image shows two handwritten signatures in black ink. The signature on the left is 'Sarah Arshad' and the signature on the right is 'Mannal Babar'. Both signatures are written in a cursive, flowing style.

Undergraduate Students of Leadership Scholars Program

Statement of Need

Cultural norms and money are two critical areas of discussion in which the autonomy of South Asian women is largely determined without their input. Their social and economic mobility is stifled because they are excluded from having such conversations and obtaining the tools necessary to thrive. As Pakistani women, we have both experienced and witnessed the level of control that men of our communities impose on women with their patriarchal notions of gender roles. This is especially prominent in the ways that women become illiterate in topics such as sexuality, mental health, and financial literacy. Our program is designed in a way that accounts for the past experiences and knowledge being brought in by participants, as opposed to operating in a way that fulfills inflexible learning objectives. We are conscious of the way's others can impose their own understandings of what it means to be financially literate or culturally conscious. Thus, we are looking to include a needs-based assessment before the program begins to understand what the women are bringing into the learning space.

The cultural issues we want to discuss are the ones that women do not always feel comfortable speaking about, and in which their experiences leave them feeling disempowered at some point in their lives. It is important to note that family, community and gender negatively influence the mental health of South Asian women. Cultural pressures intertwined with gender roles directly affect South Asian-American women's social autonomy and have adverse effects on their mental health. According to a study by the American Psychological Association, "Psychological pressures exerted by family members on South Asian American women to maintain traditional, gender-differentiated cultural values when those women's individual values

may depart from such ethnocultural expectations can lead to great distress in their lives. In this study of 319 South Asian American college-aged women, they found that the degree of cultural

values conflict was associated with anxiety and cultural adjustment difficulties.”<sup>1</sup>

College-aged women are dissecting many layers of cultural issues on their own without seeking any outside help or having a space to talk about their struggles. Taking care of one’s mental health is something that is rarely emphasized in the South Asian community due to the stigma around the topic.<sup>2</sup> This is a pattern that we see in other topics such as female sexuality and menstruation. The beliefs around women’s wellness vary around all South Asian communities and people but at the end of the day, it’s still something that is not openly embraced. It is forced to be a closeted process when it is nothing but natural.<sup>3</sup>

Taboo cultural topics surrounding women’s social autonomy leave little space for women to dictate what their personal lives look like. It does not give them any room to openly talk about experiences of discrimination or voice any practices that they may not agree. This comes from the traditional gender roles where women are illustrated to only be seen but not heard. Dr. Sudha Shreeniwas explains that “Women are socialized to endure much in the name of upholding culture and family honor.”<sup>4</sup>

Women are expected to fit a certain mold of what an acceptable woman looks, and acts like in the South Asian community due to patriarchal gender roles. It is necessary to create a space for South Asian women, especially young college-aged women, to come together and

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<sup>1</sup> Masood, N., Okazaki, S., & Takeuchi, D. T. (2009). Gender, family, and community correlates of mental health in South Asian Americans. *Cultural diversity & ethnic minority psychology, 15*(3), 265–274.

<sup>2</sup> Bhat, J. (2015, February 22). Psychologist Spotlight: The Taboo of Mental Illness in the South Asian American Community by Dr. Jyothsna S. Bhat.

<sup>3</sup> Aryal, A. (2018, January 22). Shame and stigma: The taboo of menstruating in South Asia.

<sup>4</sup> Shreeniwas, S., Dr. (2010). *Advocating for South Asian Women*.

navigate such taboo topics like mental health, women's wellness and the identity politics that come with being a South Asian woman in America. These taboo issues directly affect their quality of life. South Asian women in American society do not get to have space where they are empowered as individuals while simultaneously celebrating their heritage.<sup>5</sup> We are advocating for this program so we can create an open learning space of discussion to raise consciousness around cultural taboo topics because a space like this does not exist for young South Asian women in the Rutgers community.

On another important aspect of empowerment, low levels of financial literacy remain a major concern and barrier for women. Within the South Asian family structure, financial decision-making is typically in the hands of male family figures such as fathers, husbands, and brothers. Being able to understand financial concepts and apply them in day-to-day transactions is an important skill that should be passed on for generations. Research suggests that women tend to be more apprehensive about their future but are more uneducated about how to secure it, and usually face more monetary challenges than men while making financial decisions.<sup>6</sup> The South Asian college-aged women we are seeking to recruit will be predominantly immigrants or first-generation, many of whom are navigating financial institutions and practices that their parents have not been familiarized with.

This is not a case unique to their transitional experiences in the United States but stems from a deeper pattern of financial illiteracy throughout South Asian countries. A report titled the

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<sup>5</sup> Parvez, B. (2018, March 12). Opinion | Can The Real Brown Women Please Stand Up?

<sup>6</sup> Anthes, W., & Most, B. (2000), "Frozen in the headlights: The dynamics of women and money", *Journal of Financial Planning*, 13, 130-142.

*Standard and Poor's Ratings Services Global Financial Literacy Survey* found that South Asia is home to countries with some of the lowest financial literacy scores in the world, where only a quarter of adults or fewer are financially literate.<sup>7</sup> The disparities widen across characteristics such as education level, income, age, and gender. Worldwide, there is a five-point gender gap, with 65% of men not being financially literate compared with 70% of women. With a South Asian country such as India, the gap is wider with 73% of men and 80% of women not being financially literate. In addition, they have unique needs relating to their financial attitudes, learning preferences about investment alternatives, and have different mindsets about money.<sup>8</sup> This warrants a gender-specific and constructivist approach that recognizes the way South Asian women have been taught to think about and use money. It is rare for programs to give learners the opportunity to engage by reflecting on their own experiences and allowing new interpretations to emerge.<sup>9</sup>

Throughout both of our lives, we were taught to view financial independence as an unrealistic goal. Marriage was subtly described as a transition from being owned by one man to another, with finances tightly controlled under their discretion. By simultaneously learning about and teaching basic concepts such as credit, we are doing more than simply facilitating a program—we are trying to break a cycle of unhealthy co-dependence and misinformation about finances. Through strategic partnerships with other organizations such as SAKHI and SAALT, we are focused on coalition-building and creating a widespread impact starting in New Jersey and

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<sup>7</sup> “S&P Global FinLit Survey.” *Global Financial Literacy Excellence Center (GFLEC)* (2015) [gflec.org/initiatives/sp-global-finlit-survey/](http://gflec.org/initiatives/sp-global-finlit-survey/).

<sup>8</sup> Anthes, W., & Most, B. (2000), “Frozen in the headlights: The dynamics of women and money”, *Journal of Financial Planning*, 13, 130-142

<sup>9</sup> Hira, T., and Loibl, C. (2007), *A typology of investors: Identification of teachable moments and key investment topics*. Investor Report. Sponsored by NASD Investor Education Foundation.

eventually to other states and groups of South Asian women. The Rutgers community has a significant South Asian population, and by tapping into a vast network within a New Jersey

based-research institution, we can create change that is sustainable and transferrable to other communities.

Project Description and Timeline

**April 2019:** Coordinate meeting with the organizational heads of SAKHI to provide guidance on the financial literacy/economic empowerment aspect of the program and SAALT for collaboration and guidance on effective cultural frameworks. Meet with Kate Sweeney who facilitates financial literacy workshops to ask for assistance in building the curriculum.

**May-June 2019:** Start creating the curriculum for the six-week program and build a brand by launching social media sites (Facebook and Instagram).

**July-September 2019:** Send out the application form for the program and assess the needs of the women who are signing up.

**October 2nd-November 6th, 2019:** Launch and facilitate the program. The curriculum will be as follows:

**Week 1: Introduction to the Program and Women's Wellness.**

This week will be a chance for me and Mannal to introduce ourselves and to get to know the women we will be working with. We want to start off with a conversation on where they come from, why they decided to sign up for the program, and their experiences navigating cultural topics and financial literacy. We will transition into the topic of women's wellness and discuss

**Week 2: Basic banking and budgeting, credit and debit.**

We will do an overview of topics such as how to use financial institutions, managing a checking account, establishing credit, and securing loans.

**Week 3: Mental Health**

We will discuss the stigma around mental health and provide resources on how to deal with stress, anxiety attacks, and engage in self-love in meaningful ways.

**Week 4: Income planning, risk management, and taxes.**

We will discuss financial planning and have them list their financial goals for the short and long-term. We will discuss how to make decisions and solve problems for when dire situations arise. They will learn about different kinds of insurance and the role that taxes play in their day-to-day lives.

**Week 5: Money flow and Asset Creation**

This workshop will overview consumer rights, economic and financial terminology, and basic investment principles.

**Week 6: The personal is political**

We will discuss political topics in relation to our own identities. Specifically, we will talk about the influence of internalized anti-blackness/colorism and how they are historical vestiges of colonialism, imperialism, and orientalism

Organizational Structure Description:

Kate Sweeney-Institute for Women's Leadership Financial Counselor who will assist us with developing the financial literacy aspect of the curriculum. She will be instrumental to our efforts in conveying financial information in ways that are digestible. She has conducted workshops with IWL scholars before and will provide insight as to how we can accommodate college-aged women. One of the non-profit organizations that we would be looking towards guidance for in terms of our economic empowerment program will be Sakhi. Sakhi is a NY-based organization for South Asian Women that exists to bring an end to violence against women. They focus on helping survivors of domestic violence and use an integrated approach that is rooted in empowerment.

Subsequently, their framework is one that is enacted through service delivery, community engagement, advocacy and policy initiatives. They not only create a safe space for South Asian women that are survivors but also move to mobilize the South Asian community in the movement to end violence against women forever. They have programs ranging from domestic violence, sexual assault services to Youth Empowerment program and reproductive justice. Their vast network of resources, robust history of necessary and revolutionary work is one of the key reasons as to why we want to work with them. The track record of this organization and its impact within the South Asian community has proven to us how important they are in our project.

We are in the process of working out a time to meet with them to discuss strategies for our financial program and to receive constructive feedback on the entire program itself. Another non-

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profit that we are hoping to partner with is SAALT, specifically SAALT's New Jersey Chapter. SAALT's New Jersey Empowerment Project is what we want to directly work with because it is their goal to raise awareness on the needs of South Asians in New Jersey and the local efforts implemented to resolve those issues. College-aged South Asian American women need a forum of open discussion where their lived experiences are discussed. We want to offer that space and get in touch with more college-aged women in the New Brunswick, Rutgers, community so we can create a consciousness raising space. We believe SAALT's vast network in New Jersey will allow us to recruit women for our program. They have used similar frameworks like ours for other projects like their reproductive justice initiative. We would also like to get their feedback on our program proposal and hope to learn more from their experience in the Advocacy field.

Before we start the program, our application process will include a needs-based assessment which will give us insight as to what our women want to discuss. Some of the questions asked will be about how comfortable they are addressing certain topics, if there is subject matter that they want to delve into more, what drew them into applying for this program, their age, etc. This will allow us to make modifications to the curriculum if necessary and give us a good sense of who we are working with. We do not want to facilitate this program in a method that caters to us, but instead we want to be flexible with the ways we provide tools, resources, and knowledge. In addition, after each weekly workshop, we will hand out evaluation forms that assess what the women thought of that particular session.

There will be a number of corresponding questions that ask if there is something that could have been done better, and also what they found to be particularly enjoyable. Another question we will ask is about what they learned in that session because we want to ensure that they are building a skill set for their personal, social, and economic well-being. We will adjust our methods accordingly based on the feedback that we receive. We are hoping to secure certain speakers or watch documentaries based on the interest garnered by participants, so the evaluation forms may include some questions about what inspires them and their preferred learning methods.

Budget:

| Budget Item                | Quantity  | Reason for Expense  | Actual Cost out of budget | Timeframe                     |
|----------------------------|---|---|---------------------------|-------------------------------|
| <u>Workshop Materials</u>  | \$ 41 per week on supplies x 6 weeks                        | We will be using various handouts, worksheets, crafts and other supplies to facilitate and ensure the success of our workshop discussion and activities.                | \$250 out of \$1000       | October 2019 to November 2019 |
| <u>Workshop Food</u>       | \$50 per week on food x 6 weeks                             | These workshops will run from an hour to an hour and 15 minutes. We aren't sure about the time yet but regardless we want to provide food as an incentive for students. | \$300 out of \$1000       | October 2019 to November 2019 |
| <u>Guest Speaker Fees</u>  | \$125 is the maximum funds we have per speaker x 2 speakers | This will be used to cover the cost of guest speakers coming in our program, either transportation or food, or both depending on the speaker.                           | \$250 out of \$1000       | Needed by October 2019        |
| <u>Miscellaneous Costs</u> | 6 weeks, extra cost money                                   | For the possibility of unforeseeable emergencies or expenses  | \$200 out of \$1000       | Needed by October 2019        |

We are asking for funding for the workshop materials because those are our basic tools that we will be using to facilitate the program every week. We will be using supplies for our short lectures, activities that help the participants learn more and analyze cultural taboos. Other supplies will also be important for financial literacy lessons because we hope that the resources that are given to them through this program can help them even after the program. Food is very

important because many college-aged students tend to gravitate towards events with food but we also want to make sure that they are comfortable during the workshops. Food tends to bring people together. We have asked for a small portion of our funding to also go to our guest speakers. While we have not decided on who they are going to be, we want to make sure that we are bringing somebody that is relevant to our mission and can contribute to the learning process of the participants as well as our own.

Lastly, we want to make sure that we are covering all grounds which is why we have also put in a request for a short amount of funding to be allocated to miscellaneous costs. Many unforeseen circumstances and events can happen, and we want to make sure that we have a safety net just in case something goes wrong or if we run out of something we really need. This is to account for any discrepancies in our budget or program that we did not anticipate.

The scope and effectiveness of this project is contingent on a number of resources that will create a transformative experience for the women. Social change is attained through a variety of methods, and no single approach is going to be well-suited for everyone. The workshop materials and other expenses that will be covered by the funding are essential to the success of the workshop. To accommodate for workshop materials, speakers, and food preferences, we want this program to be an inclusive space that is thoroughly invested in. Creating a program that tackles cultural taboos and financial literacy came from a deep-seated need for South Asian women to be seen and heard.

We want the lessons learned and conversations had at each workshop to carry on with these women forever. We do not want to simply leave them with the tools that helped us. We want to foster a safe space for these young women so they can even create their own modes of fighting oppressive structures of patriarchy that are hellbent on policing the bodies and lives of women. Patriarchy within the South Asian community is both deeply interpersonal and systemic, and we believe this program is a starting point in addressing the root causes of the collective social and economic disempowerment.

Bibliography

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