Does Money Matter for Women’s Empowerment?
A Study of the Benazir Income Support Program (BISP)
Pakistan

A Research Paper presented by:

Muhammad Arshad
(Pakistan)

in partial fulfilment of the requirements for obtaining the degree of
MASTERS OF ARTS IN DEVELOPMENT STUDIES

Specialization:
Population, Poverty and Social Development
(PPSD)

Members of the examining committee:

Dr. Karin Astrid Siegmann [Supervisor]
Dr. Arjan de Haan [Reader]

The Hague, The Netherlands
November, 2011
Disclaimer:
This document represents part of the author’s study programme while at the Institute of Social Studies. The views stated therein are those of the author and not necessarily those of the Institute.

Inquiries:
Postal address:
Institute of Social Studies
P.O. Box 29776
2502 LT The Hague
The Netherlands

Location:
Kortenaerkade 12
2518 AX The Hague
The Netherlands

Telephone: +31 70 426 0460
Fax: +31 70 426 0799
Contents

List of Tables v
List of Acronyms vi
Acknowledgements vii
Abstract viii

Chapter 1 Introduction 1
1.1 Statement of Research Problem 1
1.2 Unconditional Cash Transfer: Benazir Income Support Program (BISP) 4
1.3 Relevance and Justification 6
1.4 Objectives of the Research 8
1.5 Research Questions 8
1.6 Organization of Paper 8

Chapter 2 Conceptual and Analytical Approach 9
2.1 Women’s Empowerment Framework 9
2.2 Capability Approach and Women’s Empowerment 10
2.3 Intra-household Gender Relations and Women’s Empowerment 12
2.4 Cash Transfer and Women’s Empowerment 14
2.5 Analytical Framework 18

Chapter 3 Methodology 19
3.1 Research sites 19
3.2 Sampling 20
3.3 Data Generation 21
3.4 Overview of Women Participants 23
3.5 Data Analysis 24
3.6 Challenges and Ethical issues in carrying out the Study 25
3.7 Limitations of the Research 26

Chapter 4 Analysis of Data 27
4.1 Effects of UCTs on Household Activities of Women 27
4.2 Effects of UCTs on Women’s Empowerment: 29
4.2.1 Self-reliance and Recognition 29
4.2.2 Access to and Control over cash 30
4.2.3 Effects on Decision Making 31
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.2.4 Employment Effects: Comparing with ‘BISP income’</td>
<td>33</td>
</tr>
<tr>
<td>4.3 Discussion on Contributory Factors</td>
<td>36</td>
</tr>
<tr>
<td>4.3.1 Negotiating role of Women’s agency</td>
<td>36</td>
</tr>
<tr>
<td>Case study 1</td>
<td>38</td>
</tr>
<tr>
<td>Case study 2</td>
<td>39</td>
</tr>
<tr>
<td>Case study 3</td>
<td>40</td>
</tr>
<tr>
<td>4.3.2 Intra-household Gender Relation</td>
<td>41</td>
</tr>
<tr>
<td>Case Study 4</td>
<td>42</td>
</tr>
<tr>
<td>4.3.3 Marital status as contributory factor</td>
<td>42</td>
</tr>
<tr>
<td>4.3.4 Patriarchal values versus Education</td>
<td>43</td>
</tr>
<tr>
<td>4.3.5 Poverty and its effects on Household Bargaining Power</td>
<td>44</td>
</tr>
<tr>
<td><strong>Chapter 5 Conclusion</strong></td>
<td>46</td>
</tr>
<tr>
<td><strong>References</strong></td>
<td>49</td>
</tr>
<tr>
<td><strong>Appendices</strong></td>
<td>52</td>
</tr>
<tr>
<td>Annex-I Brief profile of research participants</td>
<td>52</td>
</tr>
<tr>
<td>Annex-II Interview Guide</td>
<td>54</td>
</tr>
</tbody>
</table>
List of Tables

Table 3.1: Distribution of women participants 21
Table 4.1: Women's access to and control over cash by types of beneficiary 31
Table 4.2: Women's decision making by types of beneficiary 32
Table 4.3: Women’s control over cash by their income sources 33
Table 4.4: Women's decision making by their income sources 34
Table 4.5: Women’s control over cash and decision making by their age 37
Table 4.6: Women’s control over cash and decision making by their age (BISP beneficiaries only) 37
Table 4.7: Women’s control over cash and decision making by their age (Women with Employment income only) 38
### List of Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADB</td>
<td>Asian Development Bank</td>
</tr>
<tr>
<td>AETP</td>
<td>Accelerating Economic Transformation Program</td>
</tr>
<tr>
<td>B/E</td>
<td>Beneficiary with Employment</td>
</tr>
<tr>
<td>B/NE</td>
<td>Beneficiary with No Employment</td>
</tr>
<tr>
<td>BISP</td>
<td>Benazir Income Support Program</td>
</tr>
<tr>
<td>CCT</td>
<td>Conditional Cash Transfer</td>
</tr>
<tr>
<td>CDA</td>
<td>Capital Development Authority</td>
</tr>
<tr>
<td>CEDAW</td>
<td>Convention on Elimination of all forms of Discrimination against Women</td>
</tr>
<tr>
<td>CNICs</td>
<td>Computerized National Identity Cards</td>
</tr>
<tr>
<td>FCKA</td>
<td>Faisal Colony, Kachi Abadi</td>
</tr>
<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
</tr>
<tr>
<td>GII</td>
<td>Gender Inequality Index</td>
</tr>
<tr>
<td>HDI</td>
<td>Human Development Index</td>
</tr>
<tr>
<td>KI</td>
<td>Key Informant</td>
</tr>
<tr>
<td>MCKA</td>
<td>Muslim Colony, Kachi Abadi</td>
</tr>
<tr>
<td>MCNPS</td>
<td>Muslim Colony, Noor Pur Shahan</td>
</tr>
<tr>
<td>MDG</td>
<td>Millennium Development Goal</td>
</tr>
<tr>
<td>NADRA</td>
<td>National Database and Registration Authority</td>
</tr>
<tr>
<td>NB/E</td>
<td>Non Beneficiary with Employment</td>
</tr>
<tr>
<td>NB/NE</td>
<td>Non Beneficiary with No Employment</td>
</tr>
<tr>
<td>NER</td>
<td>Net Enrolment Rate</td>
</tr>
<tr>
<td>PPP</td>
<td>Pakistan People’s Party</td>
</tr>
<tr>
<td>SADC</td>
<td>Shah Allah Ditta Colony</td>
</tr>
<tr>
<td>SDPI</td>
<td>Sustainable Development Policy Institute</td>
</tr>
<tr>
<td>SGSYP</td>
<td>Swarnajayanti Gram Swarojagar Yojana Program</td>
</tr>
<tr>
<td>UCT</td>
<td>Unconditional Cash Transfer</td>
</tr>
<tr>
<td>UNESCO</td>
<td>United Nations Education, Scientific and Cultural Organization</td>
</tr>
</tbody>
</table>
Acknowledgements

The research paper on 'Does Money Matter for Women’s Empowerment? A study of the BISP, Pakistan' was completed with a view to contribute to the tools for women’s empowerment which otherwise has limited literature in the context of Pakistan. Tremendous effort was thus carried out with the encouragement of my leaders and friends.

I would like to express my heartfelt gratitude to my supervisor Dr. Karin Astrid Siegmann for her robust supervision. She picked me out from hurdles, whenever I faced right from preparation of research design to completion of this paper. Her valuable knowledge, close technical guidance and practical experience on the subject enabled me to complete this paper. Needless to say, I feel honoured to have worked under her supervision. I am highly indebted to my specialization convener and co-supervisor Dr. Arjan de Haan who guided me in conceiving the research proposal and encouraged to work in the field of cash transfer for poor women. I am thankful for his timely valuable advice and feedback.

I acknowledge the useful inputs and suggestions provided by my friends Herminia Romey, Muhammad Saleem and Muhammad Saleh here at ISS. My gratitude are due to Husnaian A. Iftekhar in European Union; Ch. A. Majeeed in Pakistan Council of Social Welfare and Farah Butt in Disabled Persons’ Rehabilitation Organization from Islamabad for their valuable insights and cooperation in doing my field work successfully. Since interviewing individual women participants was a challenge, I benefited a lot from the useful cooperation of my wife who actively participated in fieldwork activities and gave me sufficient time for completion of my study at ISS.

Finally, my special thanks are to all 30 women participants who were the primary source of this research paper. I am also thankful to the families and the husbands of women participants for their support in getting the desired information.
Abstract

Although Unconditional Cash Transfer (UCT) to poor women may provide an opportunity to utilize their capabilities in spending without any coercion but the intra-household gender power relations affect their freedom to decide independently. This study aims to understand women’s empowerment in the context of the effectiveness of UCT under Benazir Income Support Program in Pakistan. It covers three main aspects: i) how do UCT affect women’s household activities; ii) what are their effects on access to and control over resources and decision making and iii) how do gender relations interact with heterogeneity of women for their empowerment. The study unveils relevant factors like women’s personal identity, age, marital status, class, ethnicity, assets, socialization and socio-economic background which influence women’s capability to negotiate with their husband for decision making in household matters. The research also explores that neither ‘UCT income’ nor ‘employment income’ of women alone have their effects on enhancing their bargaining power for decision making unless the causal factors are addressed while formulating national policies and programs.

Keywords

Unconditional Cash Transfer, Gender Relations, Women’s Empowerment, Benazir Income Support Program, Islamabad
Chapter 1   Introduction

Women’s empowerment is understood as to give power to women for having not only the access to the resources and opportunities but also the ability to utilize these resources and opportunities for their personal and social change (Sophie 2007). So, women’s empowerment cannot be seen as an event but it is considered a transformative process of enhancing the ability of individual women to determine her own needs and making decisions independently in her personal and social life. For this process, the role of intra-household gender relations and social structure is important to study.

This research paper investigates the effects of an unconditional cash subsidy being given to poor women for their empowerment under ‘Benazir Income Support Program’ (BISP). The BISP is the largest Government of Pakistan’s sponsored program meant for poor household targeting only women as beneficiaries for financial support. From this stand point, the study explores the cultural dynamics, social and economic factors responsible for making unconditional cash subsidy effective or otherwise for empowerment of poor women.

1.1 Statement of Research Problem

Gender equality and women’s empowerment are considered as crucial intrinsic goal of development interventions in the world. The situation regarding women’s empowerment in Pakistan is however bleak because of its social and cultural practices at individual, family and social levels. The social and cultural barriers in a typical patriarchal society like male dominance to channelize all spheres of women’s life and most of the women have no rights to make decisions and express choices about their education, jobs, family planning, health care and even marriages (Ali et al. 2010). ‘By performing more responsibilities in household matters, the women have a lack of free time that pushes away from the outside world and creates barriers to a woman's access to education and work’ (Ibid). So, the value of women’s agency is only viewed as instrumental for reproduction chain and caring work at household level instead of doing productive work outside their houses in Pakistan. Culturally, the women’s
mobility outside their houses is limited and women are considered respectable within *Chaadar and Chaardiwari* (veil and four walls of the home) because the outside work is to be done by men. Akram Lodhi (1996) researching gender division of labour in Pakistan found that ‘women’s mobility was most restricted when it comes to shopping at local shops and markets outside the village’. The women’s social status is also differentiated on the basis of their diverse categories and individual identities. SDPI (2008) while reporting Pakistan’ gender profile illustrates that ‘age, class, ethnicity, caste, marital status, earning position, education, location, language and other such factors combine to make varied equations of discrimination, and that for effective interventions, it is critical to deconstruct ‘women’ as a category of ‘beneficiaries’.

UNDP’s Human Development Index (HDI) shows rank of Pakistan 125 out of 169 countries with Gender Inequality Index (GII) score of 0.712 (UNDP 2010) which is a cause of real concern of Pakistan’s initiatives to reduce gender inequalities. The lack of achievements in three basic dimensions of human development including reproductive health, empowerment and labour market due to gender inequality require attention of researchers, policy makers, and programs implementers. The maternal mortality rate of 320 per 100,000 live births and adolescent fertility rate (15-19 years) of 45.7 per 1000 birth are still considered high in the world generally and in the country particularly (ibid). The participation of women in labour market is 21.5 % only as compare to men 68.8% during 2009-10 (Statistics Division 2010a). The prevalence of gender inequality in labour force participation leads to economic disempowerment of women in families and at national level. The primary Net Enrolment Rates (NERs) over the period between 2000 and 2008 indicated that the NERs for girls are consistently lower than boys. For example, NER for girls was 54 as compare to 61 for boys during 2008-09 (UNESCO 2010) which was further reduced 53 as compare to 60 for boys during 2010-11 (Statistics Division 2011). The trend in NERs indicates that in Pakistan girls has less access to primary education than boys. The discrimination with enrolment of girls in primary schools, low status of reproductive health and low women’s participation in labour market are the main indicators for gender inequality. Resultantly the women have fewer opportunities for their wellbeing and decision making at household and in social and economic life of the country.
In order to reducing gender inequality, discrimination against women and their disempowerment, Pakistan has been implementing the Convention on Elimination of all forms of Discrimination against Women (CEDAW) for the last fifteen years. To reduce gender inequality, the Convention provides for equal rights in education, employment and health care including family planning and reproductive health services for men and women. In addition, Pakistan’s National Policy for Development and Empowerment of Women 2002 aimed at “removing inequities and imbalances in all sectors of socio-economic development and to ensure women’s equal access to all development benefits and social services” (Ministry of Women Development 2002). The interventions have been provided in the Policy for social and economic empowerment and for decision making power to women. These include i) eliminating all negative discriminatory social practices against women through enabling their access to all forms of information, resources, services and decision-making, ii) affirming government policies for poverty alleviation, in particular women and endorses the provision of safety nets, food support schemes, and of provision of funds through Zakat and iii) taking measures to remove obstacles in women’s access to power and decision-making in the family, community and society. Despite, implementation of CEDAW and national policy, the current status of gender inequality and women’s disempowerment in Pakistan are still areas of high consideration for socio-economic policies and development programs’ implementation.

The interventions for promoting education, health, and social services to reduce women’s social and economic inequalities are therefore considered significant ingredients for achieving the goal of gender equality and women’s empowerment. While analysing third MDG on Gender equality and Women’s Empowerment, Kabeer (2005) has conceptualized women’s empowerment as an intrinsic rather than instrumental goal explicitly valued as an end rather than as an instrument for achieving other MDGs. So the interventions like education, health, employment, safety nets including cash subsidy and social and political participation are the instruments to achieve the goal of women’s empowerment. Taking into account the cash subsidy as instrumental for women’s empowerment in Pakistan, Benazir Income Support Program (BISP) has been launched by the Federal Government as the largest national program targeting
poor women as head of households. The program claims the targeted women’s empowerment at household level but is short in defining clear empowerment indicators to see its causality on the life of the women in families. So, there is need to see how much the cash subsidy works for empowering women at household level. Also there is no existing micro level analytical study available on women’s empowerment under this largest national cash transfer program with a view to analyze the role of socio-economic status and dynamics around this phenomenon.

1.2 Unconditional Cash Transfer: Benazir Income Support Program (BISP)

During fiscal year 2007-08, Pakistan was affected by the energy and food crises. Consequently the inflation went over 20% and purchasing power of the people fallen by half since 2005. The poor and vulnerable were hard hit because of this crisis as major part of their income is spent on fuel and food. The below number of poverty line population was assumed as 33% of the total population including 8.2 million households and 55.0 million population’ (Ministry of Finance 2010). To meet this challenging situation, the Government in October 2008 started a large scale unconditional cash transfer program to support the income of the poor families named Benazir Income Support Program (BISP). The Program was launched by the ruling Pakistan People’s Party (PPP) Government and was named after its deceased party leader ‘Benazir Bhutto’. Khan and Qutub (2010) point out that ‘the BISP has been criticised for its close association with a particular political party, and civil society activists claim the association of the programme with Benazir Bhutto is intended only to shore up a dedicated vote bank for the PPP in time for the next parliamentary elections’. So the program mainly focuses only on the disbursement of cash to poor women rather than their empowerment. However, the stated objectives of the BISP are to compensate poor families to enhance their purchasing power by giving cash grant of Rs.1000/- equal to $12 per month and empowering women through targeting female head of family or adult female member of the family as a recipient.

As regards the eligibility criteria, the families having a monthly income of less than minimum wage level of Rs.6000/- and with no or less than 3 acres
land are eligible for a cash grant of Rs.1000/- per month which is estimated to be sufficient for 20-25 days of flour need of 5-6 family members. This cash is transferred to a woman unconditionally meaning that the women have no restriction from the side of program about its utilization. She is free in making choices and decisions for its utilization in family according to her own priorities.

According to BISP (2011), the Government has initially allocated Rs.34 billion (US$ 425 m) during fiscal year 2008-09 equal to 0.3% of the GDP with target coverage of 3.5 million families that comes about 15% of the population. The allocation for the year 2009-10 was Rs.70 billion (US$ 875 m) with 5 million target beneficiary families. The coverage was gradually extended up to 7 million families by 2010-2011. The programme aims at covering almost 40% of the population below the poverty line allocating Rs. 50.0 Billion during fiscal year 2011-12. After the program’s legal status as Act of Parliament during 2010, despite of financial constraint in the country the consistency in budget allocation and gradual progress in women beneficiaries for the last four years shows political commitment for investing in the poorest of the poor. Gazdar (2011) therefore argues looking program’s longevity that ‘besides continued commitment to fiscal outlay and program scale, institutionalization of recent innovations in implementation, such as the linking of the program with the national citizens’ registry and a primary focus on women beneficiaries, will signal that there has indeed been an irreversible paradigm shift’.

To further strengthen BISP for women’s empowerment, Accelerating Economic Transformation Program (AETP) of Asian Development Bank is also on the way which enables the female head of the family to play a greater role in the household decision-making process. To address the issue of feminization of poverty, the key actions of AETP are to design for promoting gender equality and women’s empowerment including access to and use of relevant services, resources, assets, or opportunities and participation in decision-making process. In BISP design, Computerized National Identity Cards (CNICs) as a legal identity of women for getting cash subsidy is considered to provide them self-reliance and cognition. “CNICs are being issued by the National Database and Registration Authority (NADRA) to those women who
have none, providing them with a legal identity that represents a first step to empowering women’ (ADB 2009).

Despite all efforts, BISP focuses only on disbursing cash subsidy to poor women and does not give importance to address the issue of gender inequality and women’s empowerment. The program is therefore least concerned in achieving any micro level results of improvement in women’s capabilities and their freedom at household level. For this purpose, the policy document of the BISP just reflects to enable women to play an important role in decision-making at household level but without mentioning any operational social and cultural dynamics of decision making in families that are considered instrumental for gender equality and women’s empowerment. This might be ignored because of strong patriarchal values of Pakistani society and possible resistance from the male head of households. In this regard, Gazdar (2011) concluded that ‘the major departure is the primacy given to women as program beneficiaries. The significance of this change can hardly be overstated in a highly patriarchal society such as Pakistan’. This research therefore attempts to explore these socio-economic and cultural dynamics important for making unconditional cash transfer effective for women’s empowerment. The analysis of BISP cash subsidy has been carried out by investigating its effects on the lives of women beneficiaries and causal factors responsible for their empowerment in rural areas of Pakistan’s capital city, Islamabad.

1.3 Relevance and Justification

As discussed earlier, the BISP has mainly focused on disbursement of unconditional cash support to poor women ignoring social dynamics that might have a bearing on women’s empowerment issue in Pakistan. Keeping in view this lack of BISP internal mechanism for women’s empowerment, there is a need to explore the effects of UCTs on women’s access to and control over resources and decision making at household level in the context of highly patriarchal society. So far in the academic literature, less micro level research work is available on unconditional cash transfer to women particularly on BISP with regard to intra-households’ gender relations to determine women’s access to and use of resources and opportunities and decisions making at household level.
The selection of this area of research is also author’s personal motivation because in his experience in planning and social development sector, he has noted that programming on social safety nets in Pakistan altogether ignores the dynamics of gender inequality and intra-household bargaining power between men and women. These issues are delinked and dealt in isolation under education, labour and health sector planning and implementation phase. This research therefore explores how to link role of unconditional cash transfer under BISP on women’s empowerment at household because the cash transfer is considered to reduce gender inequality and to make women capable for using resources and participation in decisions making at family. The study further explores the socio-economic and cultural factors which contribute to the process of women’s empowerment while using the tool of unconditional cash transfer. It also provides an insight into the public policy as to how cash transfers to the poor women at household level could effectively be utilized for their specific empowerment indicators like access to and use of resources, participation in decision making process through addressing the causal factors. Besides, the findings of the study may contribute in existing literature and generate further debates in making unconditional cash transfer effective for women’s empowerment in Pakistan.
1.4 Objectives of the Research

The key objectives of the research are:

i. To investigate the role of unconditional cash transfer for women’s empowerment as well as the role of gendered social relations for making cash subsidy effective for women’s empowerment, thereby

ii. To contribute in policy and programs formulation on unconditional cash transfers giving the due space for the issues of gender inequality and women’s empowerment.

1.5 Research Questions

To achieve these objectives, the main research questions are formulated to ascertain that:

i. Whether Unconditional Cash Transfer is a tool for women’s empowerment? and

ii. Which factors impede or raise the effectiveness of Cash Transfer for women’s Empowerment?

1.6 Organization of Paper

This research illuminates the effects of unconditional cash transfer for women’s empowerment in general and explores the importance of socio-cultural gender relation for women’s empowerment in particular. It comprises of five chapters: This introduction provides an overview on the situation of gender inequality, women’s empowerment and unconditional cash transfer program in Pakistan. Chapter 2 provides conceptual and analytical approach, building relationships among various concepts including capability approach, women’s bargaining power at household level and importance of socio-cultural effects on women’s empowerment process. Chapter 3 explains the methodological issues, population and respondents’ features, data generation process and limitation of the study. Chapter 4 deals with the analysis of the findings regarding effectiveness of unconditional cash subsidy for empowerment of poor women. The conclusion of the study is given in chapter 5 highlighting the key findings and their implications on women’s wellbeing, freedom and finally their empowerment.
Chapter 2  Conceptual and Analytical Approach

This research aims to understand the role of cash subsidy for women’s empowerment as well as the role of gender social relations for making unconditional cash transfer effective for women’s empowerment. It is necessary to draw attention on conceptual approaches establishing relationships among various concepts of gender inequality and women’s empowerment and their implications so that these could be used to critically analyze the experiences of the poor women beneficiaries of the program. This chapter therefore, based on existing literature, provides spotlight on different theoretical perspectives of women’s empowerment including Sen’s capability approach, household bargaining model and importance of socio-cultural effects on women’s empowerment process. The effects of cash subsidies under conditional cash transfer and unconditional cash transfer programs for women’s empowerment reviewing the existing studies have also been examined herein.

2.1 Women’s Empowerment Framework

Empowerment is generally conceptualized as both an outcome (having greater access to and control over resources and decision making) and a process of change (the process of expanding people’s freedom to act and their ability to make choices) (Kabeer 2001; Datta and Kornberg 2002 in Ahmad et al 2009). Women’s Empowerment as a concept has therefore dual picture; on one side it is an outcome in the form of access to and control over resources and decision making by the women at family, community and political arenas and on the other side it is a transformative process of creating capability and freedom in the life of women for making choices and actions. As a change process, two concepts are important which cannot be delinked from the concept of women’s empowerment: one is women’s capability to act and other is the power relations in family, community and society. Linking with the Amartya Sen’s (1999) capabilities approach, Nussbaum (2000) and Stern et al. (2005) argue that empowerment is related to increase in the capacity of the poor. So the importance of capability of poor is to be analysed in the context of power relations. Referring to empowerment as an increase in the “power over” (con-
trol) and the “power to” (the ability and freedom to make decisions) have been stressed by Datta and Kornberg (2002) and Mosedale (2005). Another type of power, the “power within,” to capture the individual’s sense of freedom from restriction has also been pointed out by Deshmukh (2005) in Ahmad et al. (2009). The notion “power within” is closely associated with the concept of women’s agency (individual and collective assets and capacities) in which women have ability to cross the barriers appear in the way of their freedom to act.

Intermediary social and cultural factors are important to discuss another dimension of transformative process of women’s empowerment. Narayan (2002) postulates ‘changing the opportunity structure (formal and informal institutions) to create space for the disadvantaged involves removing the formal and informal barriers to participation. Formal institutions include the laws, rules, and regulations of states, markets, civil society, and international actors, while informal institutions include the social norms that can subvert formal rules (Ahmad et al. 2009). Hence, the concept of women’s empowerment is very complex and multidimensional in nature because it is hard to fully achieve through enhancing the women’s agency alone. The informal barriers like social and cultural dynamics, discriminatory gender power relations within families and division of labour are important to consider in women’s empowerment discourse particularly in the developing countries. Description of women’s empowerment as process of expanding people’s freedom to act and their ability to make choices (Kabeer 2001) and implications of intra household gender relations for women’s empowerment have been further reviewed in the following subsection.

2.2 Capability Approach and Women’s Empowerment

Although, Sen’s capability approach is not a theoretical framework fully for gender equality analysis but it provides intrinsic tools for looking at the use of capabilities for the wellbeing of women. The conceptual base of Sen’s capability approach begins with ‘commodity or income command available for the wellbeing of the individuals when they have capability to function and actual functioning for gaining utility or happiness’ (Clark 2006). Sen argues, we should focus on the real freedoms that people have for leading a valuable life,
that is, on their capabilities to undertake activities such as reading, working, or being politically active, or of enjoying positive states of being, such as being healthy or literate (Robeyns 2003). This way of thinking on capability approach implies that the focus needs not only on the available capability of the individual or resources with them but also on practical utilization of capability or resources to gain utility for their wellbeing. So, the capability approach has great potential to analyse the concerns of gender equality and women’s empowerment to recognize their individuality and wellbeing.

Conceptualizing and assessing gender inequality from a capability perspective, Robeyns (2003) refers Sen’s claim that “the question of gender inequality can be understood much better by comparing those things that intrinsically matter (such as functioning and capabilities), rather than just the means (to achieve them) like resources. The issue of gender inequality is ultimately one of disparate freedoms” (Robeyns 2003 mentioned Sen 1992).

The Sen’s capability approach is important here when it speaks about the human diversity in performing their functions differently. ‘Sen has criticized inequality approaches that assume that all people have the same utility functions or are influenced in the same way and to the same extent by the same personal, social, and environmental characteristics’ (Robeyns, 2003). However, ‘Sen’s concern with human diversity contrasts strikingly to neglect intra-household inequalities in nonmarket labor and total workloads. Equality is ultimately measured in “male terms” with an exclusive focus on the market dimensions’ (Ibid).

According to Sen’s capability approach that begins with income or resources available, the access to resources is then a basic and foremost ingredient of empowerment process which creates capability to function women in family and society for subsequent control over resources, decision making, feel self-worth and determine choices. The access of women to resources means expanding opportunities for the women to determine choices whereas using capability by the women to control over and use of these resources is another dimension to analyse for transformative process of women’s empowerment in the household. Kabeer (2005) mentioned it as ‘if a woman’s primary form of access to resources is, as a dependent member of the family, her capacity to make strategic choices is likely to be limited. Resources and agency make up
people’s capabilities that are their potential for living the lives they want (Kabeer 2005). In sum, it can be argued that women’s potential of resources and agency further need change in opportunity structure both formal and informal for effective use of their capabilities and freedom to act. While analysing the meaning of women’s resources for their empowerment, the role of gender relations and socio-cultural practices at household level which play a vital role in making women empowered or disempowered, have therefore described in the following sub-section.

2.3 Intra-household Gender Relations and Women’s Empowerment

This section examines how women’s income resources (income from paid work and/or cash subsidies) create capabilities and freedom among them for negotiating intra-household gender relations and are considered a tool for their empowerment in long run. Providing theoretical framework, Sen (2000) argued that women’s well being is strongly influenced by women’s ability to earn an independent income, employment outside home, have ownership rights and educated participants in making decisions within and outside the household. He further argues that what these resources have in common is their positive contribution in adding force to women’s voice and agency throughout independence and empowerment. Giving the effects of women employment outside home, Sen pointed out that ‘outside earnings can give women a better breakdown position a clearer perception of her individuality and wellbeing higher perceived contribution to the family economic position’ (Sen 1990). Furthermore, the empirical analysis of Sen’s capability framework has been provided by Kabeer et al (2011). Researching impact of paid work on women’s lives in Bangladesh, she found that ‘the capacity to have some form of own income has not only helped to mitigate humiliations in women’s lives but has also enhanced their voice and influence within their households and expanded their capacity for choice’ (Kabeer et al 2011). Sen’s ‘outside earning’ and Kabeer’s ‘own income’ could have two perspectives: i) women going outside the home for earning income and has capability to utilize her income and ii) woman has her own earnings outside the home and has access to income but may not have capabilities to consume that income. In both cases, women’s potentials to bargain in the household power
relations are considered differently. Now the question arises that whether or not the only income resources of women are sufficient for creating capability and freedom for their empowerment. Kabeer (2005) pointed out in this regard that resources and agency create capabilities that are their potential for positive change in their lives.

The paid work of women is assumed as it enhances the strength among women to negotiate their household bargaining power in gender relations. However, Haque and Chhachhi (2008) while evaluating income access and women’s agency in Bangladesh found that ‘even though women are gaining power economically, there is no corresponding improvement in their bargaining power. Women continue to view the non-economic contributions of their husbands as more important than their own economic contributions’. Khattak (2002) in her work on subcontracted work and gender relations in Pakistan found that ‘the ability to earn does not automatically mean the relaxation of patriarchal control. It is seldom the case as much more is tied with empowerment and independence than earning alone. Age, marital status and class directly impact a level of women’s assertiveness and autonomy’. It means the force to exercise intra household bargaining power by the women is not only hidden in their economic power of paid work or access to income subsidies but also in personal potentials (power within) which face informal cultural barriers and discriminatory patriarchal values.

Using a measure of decision making power by women based on indicators such as woman’s work for cash, her age at marriage, the age difference between her and her husband, and education difference between her and her husband, Smith et al. (2003) found that increasing women’s status relative to men reduces child malnutrition in Sub-Saharan Africa, Latin America, and the Caribbean, and particularly in South Asia’ (Ahmad et al. 2009 quoted Smith et al. 2003). Secondly, the social and economic context of poverty and vulnerability of women in families also obstruct them from exercising bargaining power equal to men. Kabeer (2005) argues that ‘poverty and disempowerment go hand in hand because an inability to meet the basic needs resulting dependence on others powerful to do so and in fact rules out the capacity for meaningful choices’. Apart from the poverty disempowerment nexus, the dynamics of intra household power relations between men and women have their influence in making
women empowered to use her capabilities in decision making process whereas the fall back position of women need to understand in the context of specific factors responsible for it. In this context, Agarwal (1997) identified specific qualitative factors which affects a person’s ability to fulfill subsistence needs outside the family and influences bargaining strength over subsistence within the family. These factors include: i) ownership of and control over assets, ii) access to employment and other income-earning means, iii) access to communal resources, iv) access to social support systems and v) social norms.

While reviewing evaluations of cash transfers, Molynuex (2008) gives similar views on capability-empowerment nexus as ‘the acquisition of capabilities that can assist women to achieve legal and material autonomy, social and personal equality and voice and influence over the decisions that affect their lives’. In the following sub-section, the effects of cash transfers on the lives of women beneficiaries have been reviewed in the light of effects of informal socio-cultural barriers and women’s capabilities which play significant role in their empowerment process at household level.

### 2.4 Cash Transfer and Women’s Empowerment

Before looking at the effects of cash transfer on women’s empowerment process, there is need to define the differences between two types of cash transfers to poor households including Conditional Cash Transfers (CCTs) and Unconditional Cash Transfer (UCTs). In both cases, beneficiaries are targeted on the basis of specified eligibility criteria. Fiszbein and Schady (2009) defined CCTs as ‘programs that transfer cash, generally to poor households, on the condition that those households make pre-specified investments in the human capital of their children’. The conditional cash generally linked with the improvement of health and education of children in the targeted families. On the other hand, under UCT programs, cash is transferred to poor families usually to women recipients (like in case of BISP) without any condition or obligation but for the consumption on day to day need of the households applying their own choices. In the context of women’s access to and control over resources and freedom in decision making, UCT is assumed more beneficial in creating capabilities among women recipients because they are free to choose ways to utilize cash subsidy in their household.
The literature on evaluation of cash transfers revealed that access to and control over cash have its long term effects on women’s empowerment including enhancing women’s self-esteem for decision making in families. Laura and Rubio (2005) evaluating the direct effectiveness of the cash transfer for human capital development also found indirect long term positive effects of reducing gender inequalities and women’s decisions making in various studies. While looking at impact of Progressa on women’s status in Mexico, Adato et al (2000) found that ‘women’s participation in the Progressa is positive and women have increased self-confidence and self-esteem as a result of control over cash subsidy. The cash transferred decreases the incidence of husbands’ sole decision making with regards to medical treatment, school attendance, child clothing, food expenditure and major house repairs’. The programme was also found to have increased recognition of women’s importance within the family and their greater degree of responsibility towards it relative to men. Women do describe a sense of “empowerment” for not having to ask husbands for money (Ibid).

On the other side, Molyneux (2008) argued that the effectiveness of CCTs to empower women is generally considered in perspective of beneficiaries of the programs rather than change in intra household gender relations where women acquire capabilities that can assist them to achieve legal and material autonomy, social and personal equality and voice and influence over the decisions that affect their lives. While reviewing various evaluations of CCT programs particularly the Progressa in view of acquisition of capabilities, Molyneux (2008) found that ‘women involved in the programs report that, in general, they experience greater self-esteem, well being and autonomy. However, the programmes’ gender bias reinforced the position of women as mothers, tying them more closely to the home’. She found the following critical impacts of the CCTs:

- Women are tied to the household and the role of primary caregiver; they continue to spend substantial (increased) amounts of time in 'invisible' work at home (because women are confined with traditional responsibilities of motherhood, which CCTs reinforce)

---

1 Progressa was launched in 1997 as an incentive based poverty alleviation program in Mexico for enhancing the human capital of the poor including their educational, health and nutritional status.
• Control of the cash subsidy may not really alter gender relations; this may simply substitute for money previously provided by the husband
• The giving of the subsidy to women may lead to conflict within the household and violence towards women, both due to a change in control over resources but also as a result of the woman's increased autonomy
• Women may become creditworthy and hence more vulnerable to getting into debt, and a subsidy increases their dependence rather than promoting a livelihood
• Women’s access to job markets is reduced and men are absolved of responsibility towards childcare and household management.

Comparing the incomes of women from CCTs and employment, Molyneux (2008) further argued that ‘women entering employment and disposing of their own earnings has the potential to significantly affect their household status, but the same is not yet demonstrated for stipends. A long history of theorising, politics and policy has established that women’s control of cash is a necessary if not a sufficient condition for empowerment’. At household level, the control over cash needs potentials and capabilities of women to negotiate gender relations and roles for making difference through decisions making process. Luccisiano (2006) argued that because the stipends are viewed as help for children’s needs, ‘the families’ social protection and security is linked to reinforced cultural notions of motherhood in which mothers’ increased and regulated responsibilities continue to be perceived not as work, but merely as social reproductive activity’ (Molyneux, 2008 quoting Luccisiano, 2006). In relation to women’s empowerment, Armas (2004) conceptualised relationship between the cash transferred and the visibility and capacity to negotiate within the household in the case of women that have undergone previous processes of mobilization, socialization and participation in organizations. The paper further viewed that the transfer in itself as the cause of empowerment can be misleading and might be detrimental for designing such policies. Another aspect of cash assistance noted by Banerjee and Sen (2003) from a study on SwarnaJayanti Gram Swarojgar Yojna (SGSY)2 in India that ‘SGSY intervention has not influ-

---

2 *SwarnaJayanti Gram Swarojgar Yojna* (SGSY) is centrally financed anti poverty program in India launched during 1999. The main objective of the SGSY is to bring the assisted poor families above the poverty line over a period of time by providing them income generating assets.
enced the gendered role of women within household, but leads to increase the pressure of work on women’.

In evaluative studies of CCT programs, the improvement in reducing gender inequalities and women’s empowerment have been analysed in perspectives of beneficiaries of the programs rather than changing effects of acquiring and use of capabilities of women for decision making process. While, unconditional cash transfers for example in case of BISP, also provides opportunity to women to have access to and use of cash as per their own choices, so there is need to examine how do the poor women acquire and use of their capabilities for achieving personal and material autonomy in exercising bargaining power as analysed above in capability approach and intra-household gender relations for women’s empowerment. Adato & Bassett (2008) found that unconditional transfer goes to household leaving how the families’ heads do spend the cash by using their own choices and decisions. The families particularly the women as heads of household have more opportunity to access and use of that cash on activities which they prefer. The selection of UCT under BISP has therefore advantage of free choices to make expenditure by the women beneficiaries which the author considers as a first step towards women’s empowerment.

In this research, the concept of women’s empowerment is used in both ways. As an outcome, the empowerment has been assessed by using four indicators: women’s self reliance; access to and control over resources (cash subsidy under BISP); and decision making by the women at household level. Whereas, empowerment as a change process has been analysed keeping in view the contributory factors that are responsible for enhancing or deteriorating the process of creating capability and freedom in the life of women for making choices and actions. So, women’s empowerment has been identified in i) the outcome of control over the cash subsidy in the life of women beneficiaries and ii) the role of women’s agency strengthened by the cash subsidy. This research is therefore an attempt to analyze not only the undue importance of household because of cash subsidy but also intra household power relations between men and women because of patriarchy and socio-economic differences in the way of women’s empowerment.
2.5 Analytical Framework

In the light of the conceptual and analytical approach reviewed in above sections, the relationship of resources (UCT income and employment income) and women’s empowerment both as outcome and process of change are conceptualized as under:

**Women’s Empowerment as outcome and process**

This analytical framework shows the hypothesized relationships that the UCT giving the free choices to poor women as head of the family has its role in their empowerment. The role of resources is assumed to create women’s capability in using of these resources and have opportunities for making choices and decisions in family freely. While women is considered empowering through cash transfer, the personal characteristics of women and social, economic and cultural dynamics surrounding women also contributes as causal factors in the whole process of women’s social and economic empowerment as elaborated in the above section of intra-household gender relations for women’s empowerment. The degree of these factors is therefore assumed to have positive relationship with the household bargaining power of women in their families which are to be analysed how these factors influence the effectiveness of cash transfer for women’s empowerment.
Chapter 3  Methodology

This study extensively used qualitative primary data generated through in-depth interviews of women living in urban slums and rural areas of Islamabad, the capital city of Pakistan. To address the research questions, the study benefitted from the voices of poor women and considered their experiences and perceptions in highly patriarchal set-up around. The empowerment of these women as outcome have been examined through developing qualitative indicators like their enhanced self-reliance and recognition, access to and use of resources and participation in decision making process.

3.1 Research sites

The human development indicators of Islamabad being a capital district are comparatively better than the other districts of Pakistan. According to Statistics Division (2010b), Islamabad district was first in rank with 84% literacy rate with female literacy rate of 77% whereas the national figures were 57% and 45% respectively during 2008-09. Similarly, NERs at primary education level was 90% with female NER 92% whereas it was 67% with female NER of 62% at national level. The child delivery at hospitals and Rural Health Centres (RHCs) in Islamabad was 81% as compare to national 35% only. Keeping in view these differences, Islamabad district as a research site was selected because it is considered as a model for development interventions, different socio-cultural practices and more on mix of ethnicity and religion as compare to the other districts of the country. Because of the model district, the women’s well-being and empowerment status are also considered better than the other part of the country. The research was conducted in two urban slums and two rural areas of Islamabad where poverty concentrate because the BISP beneficiaries were belonging to these poor localities as per their eligibility criteria:

i. **Muslim Colony, Kachi Abadi (MCKA), I-9/1** (urban slum) whose inhabitants are a mix of two main ethnic groups *Punjabis* and *Pakhtuns*, who migrated over the years from the provinces of rural central *Punjab* and *Khyber Pakhtunkhwa*. 
ii. **Faisal Colony, Kachi Abadi (FCKA), G-7/1** (urban slum) who dominated by migrant families from rural central Punjab belong to Christian community. In these urban slums, most of the Punjabi ethnic women were working outside their houses as maid in nearby city housing.

iii. **Muslim Colony, Noorpur Shahan (MCNS)**, (rural area) also a mix of two main ethnic groups including Pakhtuns from remote rural regions of Khyber-Pakhtunkhwa and Punjabis (Pothohar and Kashmir regions) having different socio-economic and cultural background. The Pakhtuns were having more backwards, poor and excluded background as compare to the Punjabis.

iv. **Shah Allah Ditta Colony (SADC)**, (rural area) which was an old and culturally enriched rural area of Islamabad where mostly the dwellers use agriculture for their subsistence livelihood.

The rationale for selection of these urban slums was to assess the effects of UCTs on women’s empowerment of different socio-economic groups of women and to analyse the findings of the research in view of the employment status of women and intersectional differences of these communities. The other reasons for selection of these sites were include i) availability and easy accessibility of women beneficiaries of BISP for the author and ii) Islamabad was a workplace of the author already known to him.

### 3.2 Sampling

Since the BISP is a newly launched political program by the Government during 2008, this research on effectiveness regarding women’s empowerment as main program recipients was the first of its kind. The author therefore faced difficulties in identifying the women and getting detailed information through their personal interviews. The program authorities were informed in writing about the purpose of the research and contacted to get a list of beneficiaries but that effort proved futile. Then, another effort to reach out the women beneficiaries was taken through the local Post Offices (PO), responsible for maintaining data of cash disbursement to beneficiaries, but they were also reluctant to share the list. At last, keeping in view the time constraint allocated for data collection, the author visited research sites and contacted the local key informants (KIs) (helping local women in their cash disbursement) and in-
formed them about the research purpose. The KIs then helped to approaching women beneficiaries and also those women who were doing paid work. However, frequent visits were conducted as per their convenience to build rapport with the respondents.

Taking into account the nature of in-depth qualitative individual interviews and shortage of time for data collection in the field, a sample of total 30 women respondents (20 BISP beneficiaries and 10 non-beneficiaries from four locations) was selected through purposive sampling. Out of 30 women participants, 09 each belong to FCKA G-7/1 and SADC, 4 from MCKA I-9/1 and 8 from MCNS rural area of Islamabad. In order to ensure the causal factors other than UCTs for women’s empowerment as reviewed in theoretical approach, 10 non-beneficiaries of BISP was sampled within the same localities ensuring that these were similar in socio-economic characteristics of the beneficiaries. The other selection criterion applied was the women’s paid employment to differentiate the effects of ‘UCTs income’ from ‘employment income’. So, among total 30 women participants, 18 were selected who were doing paid work outside their houses (placed in ‘Employment’ category) and 12 were house wives placed in ‘No Employment’ category. The types and number of women participants are summarised in Table 3.1 below and their brief profile is at Annex-I:

Table 3.1: Distribution of women participants

<table>
<thead>
<tr>
<th>Types</th>
<th>Employment</th>
<th>No Employment</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>BISP Beneficiaries</td>
<td>11</td>
<td>9</td>
<td>20</td>
</tr>
<tr>
<td>BISP Non-Beneficiaries</td>
<td>7</td>
<td>3</td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td>18</td>
<td>12</td>
<td>30</td>
</tr>
</tbody>
</table>

3.3 Data Generation

Regarding selection of the women respondent to interview, the author identified four Key Informants (KIs) from each research site during his visits. These KIs were engaged in periodical disbursement of BISP cash subsidies to local poor women and therefore knew the exact locations of the program’s beneficiaries. Giving the due consideration on research questions and information required, semi-structured interviews were conducted with 30 women participants as a main research method for data generation. The justification for
employing this technique includes that the researcher had to probe the information which most of the time could not be done through structured interviews. Giving its advantages, Patton (2002) recommended semi-structured interview “to explore, probe, and ask questions that will elucidate and illuminate that particular subject to build a conversation within a particular subject area, to word questions spontaneously, and to establish a conversational style but with the focus on a particular subject that has been predetermined.” The nature of this qualitative set of interviews needed to probe and understand the detailed information from women respondents’ situations, background and gender relations within families which affect their life. Due to this research technique, the author was able to get desired information explaining the questions whenever the respondents could not understand or was unclear about the questions. A concise interview guide (Annex-II) was used with pre-conceived list of questions, topics, and issues in a sequence focusing on the women’s socioeconomic profile; utilization of unconditional cash transfers; intra-households gender relations; influence of socio-cultural dynamics; access to and use of cash subsidy by women beneficiaries; and decision making in day to day personal and social life. The focus was given to ascertain the changes in women’s wellbeing and empowerment indicators before and after the BISP cash subsidies. For non-beneficiaries of the program, the questions about utilization of cash subsidy were not asked so that the desired differences could also be ascertained with and without cash subsidies intervention. Some structured questions regarding women’s education, age, income, family size and structure, and employment status were also administered to get data about their socioeconomic profile for triangulating this quantitative data with qualitative data about enhanced self reliance and recognition, access to and control over cash subsidy and decision making at household level.

All the interviews were conducted at the residences of the women participants for which they already knew to be interviewed. Since the author knew very well about the cultural values of families (like Purda: women hesitate to appear in front of stranger) of these urban slums and rural areas of Islamabad, so he accompanied his wife to participate in interviews of woman particularly the Pakhtun ethnic families to make them comfort in conversation. The women who were working outside their houses were interviewed in the evening time.
keeping in view their convenience. The duration of interviews lasted from 35 to 55 minutes depending upon the relationship developed with the respondents and their interests to share information. All the interviews were also voice recorded with the consent of the women respondents. The total time duration of voice recording made about 960 minutes.

In addition, four interviews of KIs were also conducted because they were rich in information about the background of the localities, families’ settlements, women’s gender related experiences, and had their engagement in disbursement of cash subsidies to women. The reasons to interview these key informants were to know any difference of perceptions between women participants and them.

3.4 Overview of Women Participants

On the basis of the quantitative data of 30 women participants, the overview of their personal and socio-economic factors like age, education, number of children, income and assets have been drawn. These factors helped to understand the connections among role of women’s agency and its effects on negotiating gender power relations for decision making in household matters.

Among 30 women participants, two types of stratification were made including BISP beneficiaries (20 participants) and non-beneficiaries (10 participants). Further, out of these 30, two strata of women participants were identified including those who were doing paid-work outside their home (18 participants) and those who were only housewives with no employment income (12 participants) so that the effects of their employment income could be ascertained on their empowerment process along with their cash transfer income. The women participants’ age ranged from minimum 25 years to maximum 70 years. 70% women were between 25-40 years old, 20% were 41-50 years and 10% were between 51-70 years old.

Out of 30 women, overwhelming number 21 (70%) were illiterate, 5 (17%) were educated up to primary level, 3 (10%) were up to metric and only 1 (3%) did FA. Regarding family size of households, 18 women (60%) were with 5-8 children, 3 women (10%) with 9 and more children and only 2 women were participated who had 2 children. As regard the individual income of the women participants, 80% women were with only up to Rs. 4000/- ($46) per
month including 10% women without any income. The only one women participated who had her income Rs 12000/- ($140) per month who was a government servant. However, the household income was noted slightly high as 79% households had their monthly income up to Rs. 9000/- ($105). Only 2 respondents were participated with no income and they are living with their brother and father in law. More than three fourth women (77%) were living in nuclear family system and 23% were in joint family. 27 women did not own any assets whereas only 3 women owned assets such as piece of land, house, jewellery and home appliances.

87% (26) women had their access to cash either they got cash subsidy from BISP or their own employment and/or husbands’ income whereas the number of women participants decreased from 26 (87%) to 21 (70%) when asked about their control over that cash. Half of the women were found who were not making decisions at their own at household level; either their husband or both (in consultation) were making decisions on family’s matters. More than one third (37%) women were, however making decisions to run the affairs of their families. The reasons for gradual decrease in control over cash and decision making by the women have been explored in the next chapter on analysis of the findings of study.

3.5 Data Analysis

The qualitative data was analysed by using two different methods to answer the research questions including i) to find out the perceptions and changes in indicators of women’s empowerment mainly before and after the BISP income support and ii) to assess the effects of 'employment income' comparing with ‘BISP income’ on women’s empowerment indicators because the women respondents were engaged in paid work also in addition to the BISP income support. Before analysing the qualitative data/information, it was organized within major categories and themes developed in the light of theoretical and conceptual frameworks already discussed in chapter 2. These categories mainly include: effects of ‘UCT income’ and ‘employment income’ of women on their well-being and on their access to and control over cash subsidy; influence of intra-households gender relations on independent decision making; influence of patriarchy and other informal socio-cultural barriers. The
effects of women’s personal characteristics like age, education, ethnicity, class, marital status and poverty context were also analysed to assess their transformative process of empowerment. The categorized data was then analysed in view of women’s bargaining power and gender relations, women’s capability and freedom and influence of causality factors on their capabilities in using cash and to make decisions in personal and social life. In this way, the comparative interventions of cash subsidy and women’s paid work in reducing gender inequalities at household level and the role of informal barriers for women’s empowerment in their personal and social life have been analysed to find out the answers to the research questions.

3.6 Challenges and Ethical issues in carrying out the Study

As earlier mentioned, the identification of BISP beneficiaries and to reach out the women participants for interviews was the first challenge for the author. While getting permission to interview women participants particularly the housewives of Pakhtun ethnic families and in rural communities, the patriarchy as gate keeping was faced. Sometimes during interviews, the answer to the questions was preferred by their husband or other male members of the families which were influencing the women respondents’ opinions. While interviewing the Pakhtun ethnic women, the problem of understanding Pushto language was also faced which needed translation by the local persons to fill the information gap. However, this language problem was not faced while interviewing about more than 80% women participants who were Punjabi or Urdu speaking, as the author belongs to that ethnic background. Some of the women participants, particularly the non beneficiaries were of the view about the author to be helpful for providing them BISP cash subsidy. So while interview, they were talking about more need of cash subsidy. To minimize the subjectivity in data generation was however maintained by the author doing two steps: one was building working rapport women respondents and with local KIs and the other was to ensure the willingness of women to be interviewed. Both steps were time taking and required frequent visits of the localities and meetings with the KIs and identified women.
3.7 Limitations of the Research

Although the UCTs of BISP exists for the whole poor population of the country but a qualitative nature of this research with a small number of sample size cannot be generalised for all population. The study findings also, cannot be generalised because the population of Islamabad district, being a model capital district, represent different features of socio-economic development of its population where other development and infrastructural interventions like easy access to information and communication channels for local people have already been made. The conceptual framework of this study is limited to the indicators of women’s empowerment within household dynamics and is not explicitly on social and political participation of women. However, the findings of this research can be tested for conducting further research with large sample size triangulating different methodologies.
Chapter 4 Analysis of Data

This chapter analyses the effects of cash transfer under the BISP on transformative process of empowerment of women participants. The experiences and perceptions of women beneficiaries regarding their enhanced self-reliance and recognition in family, access to and control over unconditional cash subsidy and decision making will be discussed in this chapter through a comparison of the situation before and after BISP’s cash support to them. Since it is argued that the employment status of women create capability to enhance their bargaining power in families (Molyneux 2008), so the effects of ‘employment income’ in comparison with the ‘UCT income’ of women has also been considered in the analysis of the findings.

To address the second research question, the major causal factors/reasons responsible for enhancing or impeding effectiveness of UCT income for women’s empowerment have been explored including women’s personal potential; intra household gender relations; informal social and cultural barriers like patriarchy and other discriminative cultural values. In this regard, the influence of these causalities like women’s age, marital status, ethnicity, class, her poverty context and socio-economic background on indicators of women’s empowerment have also been analysed. The research is based on extensive use of qualitative data; however, some quantitative data on women’s personal profile have also been triangulated for analysis purpose.

4.1 Effects of UCTs on Household Activities of Women

The analysis revealed that the ‘UCT income’ to women increased their household responsibilities in three ways as they were reinforced for child care, schooling of their children and arranging food items. Women were using cash subsidy on their children clothes, shoes, medicines, school fee and books as they mentioned: ‘I take care of my three children first because mother loves children more than father. If I get more money then I will take care of myself’ (case no.2: B/NE, 3 children). A mother of 9 children (case no.1: B/NE) disclosed, ‘I am always in need of this cash for my 9 children and taking care of them is my primary job in this house.’ Another women with 4 children said ‘I have to take care of my children...... I cannot
go outside home for paid work even I want to do’ (case no.9: B/NE). ‘Before this cash subsidy, I was thinking how my children can go to school, cash subsidy encouraged me to educate my children’ (case no. 8: B/NE, with one child).

Regardless of their number of children, most of the women were tied with the care of their children and family after this cash subsidy. Further, these women were also spending their subsidy on aata (flour), sugar, cooking oil and tea to fulfil their family’s immediate food needs. The food expenditure of household had therefore increased because women preferred to expend their cash subsidy on buying household daily consumable food items. In number of cases, women after the cash subsidy have taken over the charge from their husband regarding arranging food items and children clothes, shoes and schooling. These incidences were found consistent with the argument of Adato M. et al (2000) ‘the cash transfer decreases the incidences of husband’s sole decision making with regard to medical treatment, schooling, child clothing, food expenditure and major house repairs’.

The non BISP beneficiaries women have also reported similar sort of their household responsibilities for child care and their schooling. For all the three women (with no employment income) was taking care of their children out of the cash got from their husbands. A mother of 5 children reported that ‘I do care of my children. I go to school for fees payment and pick and drop of my children’ (case no.1: NB/NE). Another woman with 5 children told that ‘my husband gives me pocket money and I got admission of children in school. I have small children; I have to look after them in any case’ (case no.2: NB/NE).

However, another dimension was reported by one non-beneficiary woman who had her own ‘employment income’. By the earning money, she was tied more with household activities and her husband shifted his sole decision making to her in this regard:

My husband has no interest in education of my children, so I pay school fee from my own income although husband is also working and earn money. I am working and I have no time, so my daughter goes to school for children’s matters (case no.3: NB/E, children 3).
4.2 Effects of UCTs on Women’s Empowerment:

The effects of UCTs on the status of empowerment indicators have been analysed among both types of women participants including BISP beneficiaries and non-beneficiaries. In this regard, three different aspects were used to measure women’s empowerment as outcome like enhanced self-reliance and recognition in family; access to and control over cash and decision making in household matters. The effects of ‘BISP income’ support to women have also been contrasted with ‘employment income’ of women to ascertain whether BISP income support is beneficial for empowerment process and/or the women’s employment income have any connection in this process.

4.2.1 Self-reliance and Recognition

The sense of empowerment has been increased among most of the women beneficiaries as they pursued their cash subsidy every month when it got late due to any reason. Most of the women beneficiaries disclosed that after this cash, they felt change in their life that buy all household items for daily use by themselves from outside home otherwise their mobility was restricted to household activities only.

The BISP has been considered and criticised as a strong political program rather than a development paradigm shift. Some of the women beneficiaries became actually politically active in terms of their enhanced political awareness and participation perception. For example, one program beneficiary said: ‘after this cash, if I say to husband to give vote for PPP, I assure you, he will do that’ (case no.4: B/NE). So it revealed that the women enhanced their political awareness about the ruling political party and got confidence of their being.

The self-recognition was also noted among most of the women beneficiaries. Almost all the women had their CNIC already available before cash subsidy and made by themselves because of casting their votes. It was however, noted that these women had kept their CNIC in their own custody for getting monthly cash. Some of the women beneficiaries mentioned that they had CNIC already but opened their bank accounts after ‘UCT income’ to save money. Interestingly, mostly the non-beneficiaries women (housewives) got their CNIC made on their own initiative whereas the women beneficiaries who
were earning money outside their house obtained their CNIC through their husbands.

Women’s trends to borrow money from husband and other women decreased due to this cash subsidy and they were feeling freedom in spending petty cash by their own. Adato M. et al. (2000) found that ‘the cash transfer programs have also increased recognition of women’s importance within the family and their greater degree of responsibility towards it relative to men. Women do describe a sense of “empowerment” for not having to ask husbands for money’. In accordance with this notion, the women’s UCT income and employment income both played a role of enhancing self-reliance and recognition in their families. However it was stronger among those women who were BISP beneficiaries as well as doing paid-work.

A number of women beneficiaries with employment income (mostly in older age) felt better status and freedom after this UCT income because they did not have to ask for little cash from their husbands. They were free from their husbands in paying school fees of children; house repairs; doing little work outside house at their own; borrowing money on the basis of the subsidy. They perceived, if they had enough money to buy their assets like taxi, plots they would prefer to get on their own names instead of their husbands. For example a woman of 50 with 2 children (case no.8: B/E) said ‘when I receive cash, I become happy and am feeling support in expenses on my family’s needs. So I am feeling better with this cash’. Another women of 42 with 6 children (case no.2: B/E) reported ‘I feel prosperous and better in spending cash on household needs. Cash subsidy has encouraged me to go outside home to buy daily use household items’. A woman of 50 with one child mentioned ‘I did not go to beg after this cash subsidy, however earning with hand is better. After this cash, I feel elevated in my family. The cash is good for me as my husband likes it and respects me’ (case no.6: B/E).

4.2.2 Access to and Control over cash

Not surprisingly, the quantitative data (Table 4.1) on women’s access to and control over cash subsidy at household level by their types (BISP beneficiaries and non-beneficiaries) revealed that all the women have their access to cash in BISP beneficiaries. The women’ control over cash was found better in BISP beneficiaries (80%) as compare to non-beneficiaries (50%). However, the
number of participants decreased from access to control over cash in both cases.

### Table 4.1: Women's access to and control over cash by types of beneficiary

<table>
<thead>
<tr>
<th>Types</th>
<th>Access to Cash</th>
<th>Control over Cash</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>BISP beneficiaries</td>
<td>0(0%)</td>
<td>20(100%)</td>
</tr>
<tr>
<td>Non-beneficiaries</td>
<td>3(30%)</td>
<td>7(70%)</td>
</tr>
<tr>
<td>Total</td>
<td>3(10%)</td>
<td>27(90%)</td>
</tr>
</tbody>
</table>

Source: Field work July 2011

Explaining it, the qualitative data revealed that all the women beneficiaries had got access to their cash subsidy (because BISP targeted only women to disburse cash subsidy) and most of women beneficiaries were using this cash by themselves after receipt of this subsidy. *I do not give my cash to husband even he asked for* (case No.9: B/NE, age 35, children 4). Now some of the women were using their husband’s income also by themselves because they had gained self-respect in family and self-reliance to run small household matters after this subsidy. The women status and independence in family gradually enhanced after the subsidy as women did not have to ask or wait for their husband to expend petty cash in family. Some of the woman reported their independence in spending petty cash even while serving the guests at home before that they had to wait for their husband or to borrow money from neighbourhood. So the husband’s sole decision making in daily matters of family was decreased because of women’s enhanced self-reliance in family due to this cash subsidy. On the other side, converse evidence found among non-beneficiaries. For example:

I am dependent on my husband. He gives me money for spending on daily use items for 11 people... I am bound in household activities because I have to look after my seven children and cook for 11 people three times in a day. I need cash so that I could feel different and not be dependent (case no.3: NB/NE, age 35).

### 4.2.3 Effects on Decision Making

The quantitative data (Table 4.2) revealed that of the 30 respondents, 63% were not making decisions independently at household level; either their husband or both (in consultation) were making decisions on family’s matters. More than one third (37%) women were, however making decisions independ-
ently to run the affairs of their families. While analysing their decision making by types of respondents, more BISP beneficiaries (40%) were making decision independently than non-beneficiaries women (30%). The numbers of women making decisions independently were less when compared with their control over cash (Table 4.1) in both categories of BISP beneficiaries and non-beneficiaries. However, the rate of decreased number was found more in BISP beneficiaries than in non-beneficiaries.

Table 4.2: Women’s decision making by types of beneficiary

<table>
<thead>
<tr>
<th>Types</th>
<th>Decision making</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>both</td>
<td>husband</td>
<td>self</td>
<td>Total</td>
</tr>
<tr>
<td>BISP beneficiaries</td>
<td>8(40%)</td>
<td>4(20%)</td>
<td>8(40%)</td>
<td>20</td>
</tr>
<tr>
<td>Non- beneficiaries</td>
<td>2(20%)</td>
<td>5(50%)</td>
<td>3(30%)</td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td>10(33%)</td>
<td>9(30%)</td>
<td>11(37%)</td>
<td>30</td>
</tr>
</tbody>
</table>

Source: Field work July 2011

Whereas, the qualitative data illustrated that the cash subsidy enhanced women’s capabilities for decision making among both categories including women with ‘UCT income’ and/or with own ‘employment income’. However the women who were getting cash subsidy and doing paid work outside their houses found stronger in decision making and in negotiating with their husbands for decision making process. For example, some of the women beneficiaries with no employment income had informed as: ‘after this cash subsidy, I decide myself to spend cash on child care and education (case no.1: B/NE, age 40, children 9). ‘I take decisions in consultation with my husband when he is at home. Because he is working outside, now I take little decisions’ (case no.6: B/NE, age 30, children 4). Another unmarried woman reported that ‘now I provide support to my brothers and bhobhis (sisters in laws) in their decision making in household matters’ (case no.7: B/NE, age 31).

Of the five women beneficiaries who had their employment income were convinced that they had their own income so were making decisions in household matters independently. One such women beneficiary (case no.4: B/E, age 43, children 4) said that ‘although my husband and I decide for household matters but I took decision for doing plaster of my bedroom against the will of my husband because I had my own earning… I do not know how women control their husband without their own earnings? Another woman (case no.5: B/E, age 70, children 3) said that ‘I decide my-
self where to spend household income. I decided to pay Committee3 so that I could repair my house.

The detailed discussion on effects of ‘employment income’ comparing with ‘BISP income’ on control over cash and decision making is however, given in the following section.

4.2.4 Employment Effects: Comparing with ‘BISP income’

While analysing the women’s control over cash by their types of income sources, the quantitative data (Table 4.3) revealed that overwhelming number of women (75%) with both types of income (BISP income and employment income) have control over their cash in families. However, the control over cash was found more in BISP income supported women (78%) as compare to employed women (71%).

### Table 4.3: Women’s control over cash by their income sources

<table>
<thead>
<tr>
<th>Income source</th>
<th>Control over income</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No</td>
<td>yes</td>
</tr>
<tr>
<td>BISP (Beneficiaries)</td>
<td>2(22%)</td>
<td>7(78%)</td>
</tr>
<tr>
<td>Employment (Non-beneficiaries)</td>
<td>2(29%)</td>
<td>5(71%)</td>
</tr>
<tr>
<td>Total</td>
<td>4(25%)</td>
<td>12(75%)</td>
</tr>
</tbody>
</table>

Source: Field work July 2011

Contrary to that, the quantitative data showed (Table 4.4) that the women’s independent decision making was found more among employed women (43%) as compare to women with BISP income (33%). Interestingly, regarding negotiating capabilities for decision making with husbands, more than half (56%) BISP supported women were making their family related decisions in consultation with their husbands whereas this was found less (28.5%) among employed women.

3 The ‘Committee’ is a form of community banking in which every member deposit predefined cash contribution to a mutually agreed person on monthly basis. The cumulative amount is drawn by a member every month on lottery basis.
Table 4.4: Women’s decision making by their income sources

<table>
<thead>
<tr>
<th>Income source</th>
<th>Decision making</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>both</td>
<td>husband</td>
<td>self</td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>BISP (Beneficiaries)</td>
<td>5(56%)</td>
<td>1(11%)</td>
<td>3(33%)</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Employment (Non-Beneficiaries)</td>
<td>2(28.5%)</td>
<td>2(28.5%)</td>
<td>3(43%)</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>7(44%)</td>
<td>3(19%)</td>
<td>6(37%)</td>
<td>16</td>
<td></td>
</tr>
</tbody>
</table>

Source: Field work July 2011

The qualitative interviews, however, identified effects of causal factors on indicators of women’s empowerment among both types of women. Most of the BISP women beneficiaries (with no employment income) have enhanced their capabilities to control over cash and decision making either independently and/or negotiating with their husbands after receipt of this subsidy because they enhanced their self-esteem in families. Some of the expression of these women include: ‘I keep cash subsidy with me and spend myself on household items. Also I decided to get repair of this house and spent money by myself’ (Case no.5: B/NE, age 45, child one). ‘I possess my cash subsidy and spend at my own will’ (case no.6: B/NE, age 30, children 4). ‘I don’t give my cash to husband even he asked for’ (case no.9: B/NE, age 35, children 4).

Qualitative data also identified effects of women’s paid work on control over cash and decision making in household matters among those women who were non-beneficiaries but had their own employment income outside their homes. It was noted that three women had strongly enhanced their capabilities in exercising independent decision making. Kabeer et al. (2011) while looking at impact of paid work on women’s empowerment in Bangladesh found that ‘paid work for women in the public domain entails a departure from traditional norms about women’s role and place in society’. For example, a 39 year old uneducated domestic worker with 5 children, personal income Rs.6000 said that:

I keep my income with me and I am free to spend as per my own will. I wanted to buy a fridge so that be used for children food, I got ‘committee’ to buy it but my husband opposed my decision. But this was my income, he became angry and I did not take any care of that. I took him with me and we bought fridge from the market’ (case no.2: NB/E).
Another 36 years uneducated domestic worker with 3 children, personal income Rs.2000 told that:

I decided to build this house of three rooms. I borrowed money from my sister in law and brother in laws and I am now giving them back every month. My decision is accepted in my family, even if I want to sell anything, I can do that. My husband and in laws give me respect because I have good morale. I feel freedom in family and I do decide myself (case no.7: NB/E).

On the other side, of the two non-beneficiaries women with no employment income were found dependent on their husbands in decision making. These women were strongly restricted to their household activities and act as per decisions of their husbands and/or their mother in law/father in law because of their low level of self-reliance and recognition in families. A woman of 38 with primary education, no personal income said that:

I am living with my five children in one room and a bathroom of bad conditions, which are insufficient for us and we feel bad. I asked many time to repair house, my husband always said I will do when I financially get better. I need cash so that I would feel different and independent (case no. 2: NB/NE).

Culturally, the women have to do reproductive work within Chaadar and Chaar迪wari and earning is the job for the men only. However, it was evident that the role of women’s positive agency relaxed this prescribed division of labour. For example, a 31 year old non-beneficiary Punjabi ethnic woman with 5 children, no employment income has also reported her negotiating capability for decision making in the household. However the factors behind it were found that she had some assets, her parents were comparatively better educated with income and she was enjoying support of mother in law in family matters.

I feel proud on my dowry items (fridge, furniture and TV)...earning income by women is not a sin but my husband discouraged me to do so. I want to do job as sanitary worker for which I negotiated with my husband and got permission.... If I earn money, I could feel independent and freedom.... I take decisions in day to day household matters in consultation with husband (case no. 1: NB/NE).

It was therefore evident that the BISP income and/or employment income were not the only cause of creating capabilities among women to negoti-
ate their gender relations for decision making but the other factors need to be explored which contributes in enhancing or impeding effective role of women’s agency. In this regard, Kabeer (2005) conceptualized that ‘Resources and agency make up people’s capabilities that are their potential for living the lives they want’. The following section therefore gives a detailed role of contributory factors in the process of women’s empowerment.

4.3 Discussion on Contributory Factors

This section examines the effects of underlying factors on the indicators of women’s empowerment. These factors include women’s heterogeneity and role of women’s agency; and informal barriers (patriarchy and other cultural dynamics) which contribute in creating capability to negotiate their gender relations for decision making at household level. The personal factors like age, marital status, and number of children, class and ethnic identity have been analysed in relation to their influence on access to and control over cash subsidy and their decision making. The influence of women’s assets, education, employment status and poverty has also been delineated in the light of its role as enhancing or impeding factors for their empowerment. The effects of cultural values including division of labour, patriarchy and motherhood role have been examined to assess their influence on the indicators of women’s empowerment.

4.3.1 Negotiating role of Women’s agency

Linking negotiating role of women’s agency with decision making, it was noted that women’s heterogeneity contributed in negotiating gender relations with their husbands in families. The quantitative data (Table 4.5) revealed that the women with age group between 25-40 years had more control over their cash that was found gradually reduced with increase in their age range. Regarding decision making of women in household matters, 31-50 years old women were found taking more decisions independently in their household matters as compare to other age groups. The young women with age group 25-30 years were found less in independent decision making process but in consultation with their husbands whereas older women of 51-70 years were more in deci-
sion making independently. A comparative statement of women’ control over cash and their decision making by age distribution is given in the table below:

Table 4.5: Women’s control over cash and decision making by their age

<table>
<thead>
<tr>
<th>Control over cash</th>
<th>Decision making</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>no</td>
</tr>
<tr>
<td>25-30</td>
<td>3(43%)</td>
</tr>
<tr>
<td>31-40</td>
<td>4(29%)</td>
</tr>
<tr>
<td>41-50</td>
<td>2(33%)</td>
</tr>
<tr>
<td>51-60</td>
<td>0(0%)</td>
</tr>
<tr>
<td>61-70</td>
<td>0(0%)</td>
</tr>
<tr>
<td>Total</td>
<td>9(30%)</td>
</tr>
</tbody>
</table>

Source: Field work July 2011

While looking at the control over cash and decision making of women beneficiaries, it was found that the young women beneficiaries with age group 25-40 years had their control over cash subsidies and were making decisions either independently or in consultation with their husbands. The older women beneficiaries from 41-50 years were also making decisions independently in their families (Table 4.6).

Table 4.6: Women’s control over cash and decision making by their age (BISP beneficiaries only)

<table>
<thead>
<tr>
<th>Control over cash</th>
<th>Decision making</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>no</td>
</tr>
<tr>
<td>25-30</td>
<td>1(50%)</td>
</tr>
<tr>
<td>31-40</td>
<td>1(17%)</td>
</tr>
<tr>
<td>41-50</td>
<td>-</td>
</tr>
<tr>
<td>51-60</td>
<td>-</td>
</tr>
<tr>
<td>61-70</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>2(22%)</td>
</tr>
</tbody>
</table>

Source: Field work July 2011

While reviewing the effects of age of those women who were doing their paid work outside their houses, there was no significant difference found with BISP women beneficiaries. The young women with their employment income had control over cash more than the older women and making decisions either independently or with their husbands (Table 4.7).
Table 4.7: Women's control over cash and decision making by their age  
(Women with Employment income only)  

<table>
<thead>
<tr>
<th>Age</th>
<th>Control over cash</th>
<th>Decision making</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>no</td>
<td>yes</td>
<td>Total</td>
<td>both</td>
<td>husband</td>
<td>self</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>25-30</td>
<td>1(100%)</td>
<td>-</td>
<td>1</td>
<td>1(100%)</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>31-40</td>
<td>-</td>
<td>4(100%)</td>
<td>4</td>
<td>1(25%)</td>
<td>-</td>
<td>3(75%)</td>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>41-50</td>
<td>1(100%)</td>
<td>-</td>
<td>1</td>
<td>-</td>
<td>1(100%)</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>51-60</td>
<td>-</td>
<td>1(100%)</td>
<td>1</td>
<td>-</td>
<td>1(100%)</td>
<td>-</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>61-70</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>2(29%)</td>
<td>5(71%)</td>
<td>7</td>
<td>2(28.5%)</td>
<td>2(28.5%)</td>
<td>3(43%)</td>
<td>7</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Field work July 2011

In addition to that, the qualitative data revealed that not only the age factor but the individual potential of women's agency in fact contributed in utilizing their capabilities for decision making. A number of BISP beneficiaries and women with employment income have done conscious efforts to keep control over their resources and opportunities to run household matters despite of their husband’s opposition and culture of Chaadar and Chardiwari. In this regard, using capabilities by women, regardless of their age was found important for their negotiating role of agencies in transformative process of decision making in families. This notion was consistent with what Kabeer (1999) conceptualized that ‘agency takes on a positive form when an individual is not only able to define and pursue their goals, but is able to do this even when faced with opposition’. The qualitative data also revealed that the BISP income support is not the only factor for creating capabilities among women for negotiating their gender relations but their heterogeneity, age older than husband, marital status, class, ethnicity and socialization were also played a vital role in using their capabilities for decision making in the families. The following case studies elaborated this phenomenon:

**Case study 1**

A Punjabi ethnic woman (case no.5: B/E) of 70 with three children, older than husband, doing a vegetable shop outside of her house reported that:

‘I was a single daughter of my parents. Before marriage, I was responsible for running all household matters with my mother…. After marriage, I was domestic worker and since that controlling all household matters and decision making independently which my husband and children obey. Although Rs 1000/- cash subsidy is little amount but I do not give it to my sons or husband. I am oper-
ating my bank account opened after this cash subsidy to save some money for hard time. I buy my personal clothes with this cash subsidy. I feel totally freedom and my sons and husband do not create any hindrance for me.... My sons give me their monthly salaries and I spend on household expenses of food, clothes and other needs and deposit ‘committee’ which I draw for construction of house. Women should have money to become independent and free so that could avoid following husband for petty cash to use.... I take decisions independently because I am very proactive in my decisions and actions; I was alone child of my parent’s family and responsible for doing everything. Normally, the people around do not oppose me because my tongue is bhaari (heavy and loudly) and people think she is aggressive. If I would have some money, I would buy plot on my ownership otherwise I would not be valued if I buy on my husband’s name.... My in-laws and my parents both were uneducated without any land and were labourers in one of the Punjab’s villages in Muridke.’

Regardless of their status of BISP beneficiary or not, most of the Punjabi ethnic women including Pothohari rural women were found in exercising their capability for negotiating gender relations for decision making process. In a number of cases among both types of women participants (beneficiaries and non-beneficiaries), three other factors were found responsible for making women capable for decision making including husband’s better occupation and earning, husband’s support and cooperation and diluted patriarchal values of families. Case study 2 and 3 below were two sisters living in the same locality but they reported altogether different experiences and perceptions to act due to their intra household gender relations and informal cultural barriers therein:

Case study 2
‘A 29 year Punjabi housewife BISP beneficiary with three children, secondary education, household income Rs.10,000, personal income Rs.1000 (case no.2: B/NE) expressed that ‘I am educated and looking after my three children and mother in law in addition to my all household activities. My husband is taxi driver. I want to do job but my husband does not allow me. He says take care of my mother, no need to earn money. Despite I have BISP income support but he decides everything in family. I afraid to decide anything at my own will.... Educated husbands do more care of their women. My sister is doing job and earning money because her husband is educated and open minded whereas my husband is uneducated and close minded. Women should be self-employed so that become self-reliance and can make independent decisions’.
Case study 3

‘A 31 year Punjabi women (sister of case study 2) non beneficiary but doing paid work, with higher secondary education, three children, household income Rs.32000, personal income Rs.12000 (case no. 4: NB/E) said that ‘I am doing government job.... My husband is also working in an international organization and getting a good salary. After this job, I am free and can go anywhere independently. Although I faced hurdle from the community people at beginning but my husband supported me and I continued this job. We share everything with each other before doing. When women do not consult with husband before doing, he would not be cooperative and will make dispute. I gave idea for educating children and buying some household items which he accepted. I give my salary to my husband because he fulfils my all needs and brings grocery items for the whole month. I acknowledge my husband as head of the house because he allowed me to do job. I take extra care of my husband, so he does not make any hurdle in my doings’.

Although in case studies 2 and 3 of two sisters, both women were Punjabi ethnic with same number of children but their negotiating role for decision making with their husbands were different. While evaluating impact of women’s paid work on their empowerment in Bangladesh, Kabeer (2011) noted the impact of husband’s occupation on indicators of women’s empowerment and found that, ‘in general women in households where the head works as a day laborer are less empowered…while those in households where the head works in salaried or skilled employment are generally more empowered’. The data also showed that apart from the women’s income either from cash subsidy or employment, the husband’s occupations, and their support to women have also provided a sense of strength to women in negotiating with husbands or decision making independently in a patriarchal society. It was further seen consistent with the thematic view of Agarwal (1997) that ‘other combined approaches recognize the possibility that elements of conflict, cooperation, and collective decision making may all exist in the same household’. A number of women have reported their enhanced freedom and potential for negotiating with their husband for decision making at household level while they got cooperation and mutual decision making. Interestingly, it was also found from case study 3 that although the women were earning their own income but were playing subordinate role of their husband to follow their patriarchal cultural values.
4.3.2 Intra-household Gender Relation

Molyneux (2008) argued that ‘women entering into employment and disposing of their own earnings has the potential to significantly affect their household status, but the same is not yet demonstrated for stipend’. So the cash subsidy to women is necessary but not sufficient for their empowerment when she has to exercise her power relation within household. Consistent to Molyneux, women in paid-work have shown their capability to negotiate in decision making with their husband in household matters. A *Punjabi* ethnic woman of 58 (case no.3: NB/E) who was earning for her family reported that:

Women who earn income have more influence on husband to acknowledge her decisions. She is respected by her husband. I do courage in family to get my decisions. Some women do not use their courage to get their decisions. I buy my clothes, shoes, at my own will. Also I decided to buy a fridge, fan, and plaster of my room which I did despite opposition of my husband, because I am earning income.

Another 40 years old *Punjabi* woman who was earning money outside the house said that:

I keep my income with me which I use for my children and household needs. I feel freedom in family as I decide myself for spending. Today husband and wife both should earn income because earning is good and better than taking help/cash from others. My husband is sick for the last 12 years and not able to work. Working for money is therefore my *Majboori* (compulsion). However, people gave me a good name on taking responsibilities of the family (Case no.5: NB/E).

Interestingly, the qualitative interviews revealed that not only the women with employment income but the BISP beneficiaries also enhanced their capabilities to negotiate with their husbands in decision making because of their enhanced self-reliance and recognition after getting cash subsidy. Contrary evidence therefore found regarding positive effects of women’s employment only. As earlier discussed in sub-sections 4.2.1 and 4.2.3 above, the women beneficiaries with no employment income but with cash subsidies only had also got better household status and capabilities to negotiate gender power relations for decision making. The Molyneux’s observations are therefore also true for cash subsidies. However, the influence of women’s age being elder than husband, women’s second marriage, her assets, education, number of children and socio-economic background contribute in making them independent and exercising
their potential for decision making in the families. In this regard, a case study has been given to illustrate these notions:

Case Study 4

A Punjabi women beneficiary of 38 with secondary school education, five children (case no.3: B/NE), explained four main reasons of her freedom and independency in household matters for decision making:

I am elder than my husband for 5 years…. I handle all household matters including schooling of my children. I have control over my husband’s income and my BISP income support, which I spend on food items and education of children. I know the weakness of my husband as he is drug addict and I give him some pocket money for daily expenses…. Husband is not hurdle in my household matters and I decide everything to do because I am educated. I think myself and I do…. He is living in my house because I got second marriage with him. Before this marriage people were discussing me being a young widow and I was feeling bad. Then, I decided to marry with him that I knew he was giving me respect…. If I buy taxi car, it will be at my ownership and I will feel proud on husband. I like to be a strong woman because husband could be changes in no time….. My father and mother were literate and doing job in CDA whereas my husband and his parents were illiterate and doing labour.

The case study identified that the cash subsidy is not the only way to create capability to act and freedom to make choices in women’s lives. The women’s heterogeneity associated with empowerment process is important to look into like age difference (women older than husband), marital status, husband lives in wives’ house, husbands’ illness, and families’ educational and class background which contribute in making women capable to negotiate their bargaining power with their husbands.

4.3.3 Marital status as contributory factor

The presence of husband in the lives of women beneficiaries confined them with household activities because of socially prescribed division of labour for men and women. For the four widowed and divorced women beneficiaries, they had only option to get access to and control over resources and making decisions independently for household matters. The other conditions that reinforced women for independent decision making by their own were found as husband’s sickness and disability but in this case the women were found playing subordinate role of their husbands.
In this regard, some of the widows and a woman whose husband was disabled expressed their only option for getting autonomy in household decision making: ‘When my husband was alive, he was doing everything outside house and brings all household needs. He did get angry when I was doing outside work. Now, he is not in this world, I do everything’ (case no.5: B/NE, widow of 45 with one child). Another 36 years old with one child, case no.8: B/NE) expressed ‘after the death of my husband, I took all household responsibilities, before that, husband do everything and responsible for all household matters. I Go to bank for taking pension of my husband’.

One 58 year old non-beneficiary woman with 3 children, personal income Rs.3000 said ‘before the disability of my husband, he was earning and giving me his income to spend for daily use. Because of his immobility, I have to do his work of vegetable shop in front of my house for earning money.... Even I earn money, but my husband is dominant in deciding everything because he has influence on family as a head’ (Case no.3: NB/E).

4.3.4 Patriarchal values versus Education

The data identified the influence of patriarchal values which restricted a number of women beneficiaries to go outside their house either for earning money or to buy food items. This trend was found different among different ethnic households and rural-urban slums. The husbands of Punjabi ethnic families settled in Kachhi Ahaadis (urban slums) had permitted their women to talk with men and to earn income outside their houses whereas the Pakhtun families of the same localities restricted women for not doing so. Besides, the women were found playing subordinate role in rural localities where they have less intra household negotiating power because of their strong patriarchal family values. However, it was found that rural women perceived the important role of female education in relaxing the decisions of their husband to allow them for employment within village for specific jobs. For example, a widow BISP beneficiaries of 36 (case no.8: B/NE) living in SAD village shared her experience and perceived that:

Family’s values do not allow me to earn income outside the house because baraberi (family elders) do not depend on women’s income so I am reluctant to do paid work. The cash subsidy encouraged me to do job but I am not educated. If I was educated, I could be allowed to work like teaching.
Another BISP beneficiary of 28 year (case no.10: B/E) living in the same village said that:

I cannot go outside for work without my husband’s permission because he is the head of the family... however educated women are strong in this village... If I am educated I can do job in village because women are allowed for doing paid work outside their houses in this village but uneducated women are not.

Hence, while women have dependent status, the cash subsidy and employment income do not work alone for their empowerment but their education contributed to that.

4.3.5 Poverty and its effects on Household Bargaining Power

The social and economic context of women’s poverty effects on exercising bargaining power of women equal to men. For the nine women beneficiaries, the poverty was the main factor which restricted them to act on their choices they liked. For example, 43 year old BISP beneficiary with 4 children, Rs.3500 personal income said ‘main hurdle is my poor life in fulfilling my desires. I can negotiate with my husband what I desire to get, if I have something with me’ (case no.4: B/E). Another 28 year old beneficiary, children 3, personal income Rs.2000 (case no.10: B/E) said ‘Yesterday my sisters in law and other family members went on marriage ceremony in our relatives but I was not participated because I don’t have money to spend so I did not like to go there’.

On the other side, a non beneficiary woman, age 31 from Punjabi ethnic family living in suburb also demonstrated her experience of using capabilities to negotiate with husband despite of poverty. However the factors behind found that she had some assets, family support and their parents were comparatively better in education and income (case no.1: NB/NE):

I am feeling proud on my dowry items (fridge, furniture and TV). My husband is motor cycle mechanic but earn very little money on which we hardly survive with five children. I want to work in CDA as sanitary worker for which I negotiated with my husband and got permission. Despite of poverty I take decisions in day to day household matters in consultation with husband. My mother in law supports me in doing job and in household matters.

The data identified that some women exercised their role of positive agency, whereas despite of the cash subsidy and employment income, most of
the women were resilient to surrender their capabilities because of poverty phenomenon. This is coherent with Kabeer (2005) that ‘poverty and disempowerment go hand in hand because an inability to meet the basic needs resulting dependence on others powerful to do so and in fact rules out the capacity for meaningful choices’.
Chapter 5 Conclusion

The study was focused to establish relationships between effectiveness of UCT to poor women and their intra-household gender relations that affect transformative process of women’s empowerment. The aim of the study was to explore the underlying factors which influence the process of women’s empowerment given that the state’s intervention of unconditional income support to poor women in the form of BISP. In this regard, three aspects of effectiveness of BISP income to poor women for their empowerment were reviewed: how is it working for positive change in women’s self-reliance and recognition; what are its effects on access to and control over resources and decision making in household matters; and lastly, to evaluate the role of gender relations and their causal relations with other factors for effectiveness of this UCT for women beneficiaries. This chapter is therefore designed to focus on the outcomes of the research findings.

The UCT under BISP was the entry point to look at the process of women’s empowerment. It was concluded that UCT operates not in isolation but through the role of positive women’ agency, that challenges the uneven intra household gender relations while women tied with their motherhood and subordinate status in families. The BISP has provided a regular unconditional income support to poor women whom they used mainly for their child care, food items of the families and schooling of children. Resultantly, the UCT has reinforced to these poor women for engaging them to fulfil their enhanced traditional household responsibilities. Many women beneficiaries have taken over the charge from their husband in arranging food and responsibilities of child care and schooling. So the husband shifted their responsibilities towards women as conceptualized by Adato M. et al (2000) that the cash transfer decreases the incidences of husband’s sole decision making in the household matters.

Regarding effects of UCT on the indicators of women’ empowerment, the study found that the BISP income provided a greater sense of self reliance and recognition as a first step of empowerment among most of the women beneficiaries. Some women beneficiaries have also showed their political empower-
ment as they embodied political awareness and participation perceptions due to BISP income as a political intervention. The UCT under BISP also enhanced women’s capabilities and freedom for making choices in spending petty cash by their own. Women do describe a sense of empowerment for not having to ask husbands for money were also found as per notion of Adato M. et al (2000). However, the greater increased of sense of strength and self-reliance for decision making were seen among those women who were earning income in addition to their BISP income support.

The UCT has been found a positive instrument regarding access to and control over cash subsidy by the women beneficiaries. Since the BISP income support is absolutely for the poor women so the women’s access to this income has been ensured in program policy. The implication of this income support was however emerged in the form of double burden on those women beneficiaries who were doing paid work outside of their houses. While UCT income enhanced women’s decision making capabilities, its effect was found progressive among those women beneficiaries who were earning income outside their houses as well. The employment factor of women was therefore found comparatively incremental for creating capabilities to bargain for decision making as compare to the only BISP income supported women. It was therefore concluded that the BISP income was not the only factor for changing gender relations in families but the women’s paid work was found stronger contributory instrument to negotiate gender relations.

There was no uniform set of package found in the life of women for their empowerment. Although, women’s paid work has been providing greater autonomy to women in household decision making but women’s empowerment being a complex phenomenon is connected with many other causal factors. Women, regardless of their employment income or UCT income, can have bargaining power for intra household decision making as conceptualised by Khattak (2002) that ‘the ability to earn does not automatically mean the relaxation of patriarchal control. It is seldom the case as much more is tied with empowerment and independence than earning alone’. In this regard, women’s heterogeneity; women’s age (being elder than husband); her marital status; ethnicity; her assets and education better than husband; her parents’ well off position; husbands’ better occupation and earnings and women’s socialization en-
hance their capabilities to negotiate with their husband for decision making in the families.

The role of women’s agency for decision making was found restricted when patriarchal cultural values, women’s immobility outside their houses and women’s poverty pushed them to surrender their capabilities to act. The findings indicated that not only the women’s resources (cash subsidy and/or paid work) to change gender relations and enhance women’s bargaining power for independent decision making but also the causal factors are to be transformative within policy discourse and programs’ implementation for achieving the goal of women’s empowerment.
References


Appendices

Annex-I   Brief profile of research participants

1. BISP Beneficiaries with No Employment (B/NE)

<table>
<thead>
<tr>
<th>Case No.</th>
<th>Age</th>
<th>Education</th>
<th>Women’s income/month (Pk. Rs)</th>
<th>No. of children</th>
<th>Ethnicity</th>
<th>Locality</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>40</td>
<td>nil</td>
<td>1000</td>
<td>9</td>
<td>Pakhtun</td>
<td>MCKA</td>
</tr>
<tr>
<td>2</td>
<td>29</td>
<td>secondary school</td>
<td>1000</td>
<td>3</td>
<td>Punjabi</td>
<td>FCKA</td>
</tr>
<tr>
<td>3</td>
<td>38</td>
<td>secondary school</td>
<td>1000</td>
<td>5</td>
<td>Punjabi</td>
<td>FCKA</td>
</tr>
<tr>
<td>4</td>
<td>35</td>
<td>nil</td>
<td>1000</td>
<td>5</td>
<td>Pakhtun</td>
<td>MCNPS</td>
</tr>
<tr>
<td>5</td>
<td>45</td>
<td>nil</td>
<td>1000</td>
<td>1</td>
<td>Punjabi</td>
<td>MCNPS</td>
</tr>
<tr>
<td>6</td>
<td>30</td>
<td>nil</td>
<td>1000</td>
<td>4</td>
<td>Punjabi</td>
<td>MCNPS</td>
</tr>
<tr>
<td>7</td>
<td>31</td>
<td>nil</td>
<td>1000</td>
<td>-</td>
<td>Pothohari</td>
<td>SADC</td>
</tr>
<tr>
<td>8</td>
<td>36</td>
<td>nil</td>
<td>1000</td>
<td>1</td>
<td>Pothohari</td>
<td>SADC</td>
</tr>
<tr>
<td>9</td>
<td>35</td>
<td>nil</td>
<td>1000</td>
<td>4</td>
<td>Pothohari</td>
<td>SADC</td>
</tr>
</tbody>
</table>

2. BISP Beneficiaries with Employment (B/E)

<table>
<thead>
<tr>
<th>Case No.</th>
<th>Age</th>
<th>Education</th>
<th>Women’s Income/month (Pk. Rs)</th>
<th>No. of children</th>
<th>Ethnicity</th>
<th>Locality</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>25</td>
<td>Matric</td>
<td>7000</td>
<td>2</td>
<td>Punjabi</td>
<td>MCKA</td>
</tr>
<tr>
<td>2</td>
<td>42</td>
<td>nil</td>
<td>6000</td>
<td>6</td>
<td>Punjabi</td>
<td>MCKA</td>
</tr>
<tr>
<td>3</td>
<td>38</td>
<td>nil</td>
<td>3000</td>
<td>6</td>
<td>Punjabi</td>
<td>FCKA</td>
</tr>
<tr>
<td>4</td>
<td>43</td>
<td>nil</td>
<td>3500</td>
<td>4</td>
<td>Punjabi</td>
<td>FCKA</td>
</tr>
<tr>
<td>5</td>
<td>70</td>
<td>nil</td>
<td>5000</td>
<td>3</td>
<td>Punjabi</td>
<td>FCKA</td>
</tr>
<tr>
<td>6</td>
<td>50</td>
<td>nil</td>
<td>3000</td>
<td>1</td>
<td>Punjabi</td>
<td>MCNPS</td>
</tr>
<tr>
<td>7</td>
<td>58</td>
<td>nil</td>
<td>4000</td>
<td>2</td>
<td>Punjabi</td>
<td>MCNPS</td>
</tr>
<tr>
<td>8</td>
<td>50</td>
<td>nil</td>
<td>4000</td>
<td>2</td>
<td>Pothohari</td>
<td>SADC</td>
</tr>
<tr>
<td>9</td>
<td>25</td>
<td>primary</td>
<td>2000</td>
<td>2</td>
<td>Pothohari</td>
<td>SADC</td>
</tr>
<tr>
<td>10</td>
<td>28</td>
<td>primary</td>
<td>2000</td>
<td>3</td>
<td>Pothohari</td>
<td>SADC</td>
</tr>
<tr>
<td>11</td>
<td>28</td>
<td>primary</td>
<td>2000</td>
<td>3</td>
<td>Pothohari</td>
<td>SADC</td>
</tr>
</tbody>
</table>
3. Non-Beneficiary with No Employment (NB/NE)

<table>
<thead>
<tr>
<th>Case No.</th>
<th>Age</th>
<th>Education</th>
<th>Women’s Income/month (Pk. Rs)</th>
<th>No. of children</th>
<th>Ethnicity</th>
<th>Locality</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>31</td>
<td>nil</td>
<td>nil</td>
<td>5</td>
<td>Punjabi</td>
<td>FCKA</td>
</tr>
<tr>
<td>2</td>
<td>38</td>
<td>primary</td>
<td>nil</td>
<td>5</td>
<td>Pothohari</td>
<td>SADC</td>
</tr>
<tr>
<td>3</td>
<td>35</td>
<td>primary</td>
<td>nil</td>
<td>7</td>
<td>Pothohari</td>
<td>SADC</td>
</tr>
</tbody>
</table>

4. Non-Beneficiary with Employment (NB/E)

<table>
<thead>
<tr>
<th>Case No.</th>
<th>Age</th>
<th>Education</th>
<th>Women’s Income/month (Pk. Rs)</th>
<th>No. of children</th>
<th>Ethnicity</th>
<th>Locality</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>45</td>
<td>nil</td>
<td>5500</td>
<td>3</td>
<td>Punjabi</td>
<td>MCKA</td>
</tr>
<tr>
<td>2</td>
<td>39</td>
<td>nil</td>
<td>6000</td>
<td>5</td>
<td>Punjabi</td>
<td>FCKA</td>
</tr>
<tr>
<td>3</td>
<td>58</td>
<td>nil</td>
<td>3000</td>
<td>3</td>
<td>Punjabi</td>
<td>FCKA</td>
</tr>
<tr>
<td>4</td>
<td>31</td>
<td>Higher secondary school</td>
<td>12000</td>
<td>3</td>
<td>Punjabi</td>
<td>FCKA</td>
</tr>
<tr>
<td>5</td>
<td>40</td>
<td>nil</td>
<td>4000</td>
<td>5</td>
<td>Punjabi</td>
<td>MCNPS</td>
</tr>
<tr>
<td>6</td>
<td>32</td>
<td>nil</td>
<td>2500</td>
<td>0</td>
<td>Punjabi</td>
<td>MCNPS</td>
</tr>
<tr>
<td>7</td>
<td>36</td>
<td>nil</td>
<td>2000</td>
<td>3</td>
<td>Punjabi</td>
<td>MCNPS</td>
</tr>
</tbody>
</table>
Annex-II  Interview Guide

The interview guide is prepared for qualitative interviews of 30 respondents (20 women beneficiaries of BISP and 10 non-beneficiaries from the same localities). Before beginning of the interview, the researcher will introduce himself and the purpose of the research will be explained to respondents ensuring that all these information is confidential and will be used only for research. The respondents will be informed much earlier about these interviews so that they could not take it as a surprise. The following list of issues and questions are formulated to guide the interview but not limited to that because whenever needed the probing questions will be raised to get necessary information on their socio-economic background, capacity to access of and use of cash transfers and intra household gender relations, decision making in various families activities and relationships with male members of the families:

Respondent No.____  
CNIC No____________________  Date:____/____/____

A.  Respondents socio-economic background (for both categories of Respondents)

1.  Education level of respondent
2.  Income level of respondent
3.  Age of the respondent
4.  Family size (No. of children of the respondent)
5.  Occupation/employment status of respondent
6.  Family structure (joint family, nuclear family or alone)
7.  In case of married, the employment status of spouse
8.  Housing status of respondents (either own house or rented)
9.  If own housing, who is the owner husband or wife
10. Any asset owned by respondent (land, jewellery, and property or any other?)
11. When and how did you get CNIC and Bank Account?
12. Respondents’ parent’s education, income and occupation and social status of the respondents at the time of marriage and present

B.  Access to and control over UCTs (for BISP beneficiaries)

1.  What do you think about BISP cash grant?
2.  Who receive monthly BISP cash subsidy and who utilize it?
3.  What do you think about the role of cash transfer in your life?
4.  Do you think that this cash grant help you in decision making for your well being and your children/family well being? (Please share any example)
5.  How do you decide that the cash grant will be spending on yourself, on children or on other activities in families?
6. Do you think, the cash grant has changed your status as the man has in family and community?
7. In your opinion, what are the reasons which hinder women in their decision making and living independently in their life?

C. Access to and control over household resources (for non-beneficiaries only)

1. Do you have individual cash from any source?
2. How do you have individual cash for yourself and for household activities?
3. What do you do with this cash?
4. Do you think that this cash help you in decision making for your well being and your children/family well being? (Please share any example)
5. How do you decide that the cash will be spending on yourself, on children or on other activities in families?
6. In your opinion, what are the factors that hinder women for their decision making and living independently in their life?
7. Do you think, the cash has changed your status as the man has in family and community for utilization of resources?

D. Intra-household gender relations (for both categories of respondents)

1. How much are you free in utilization of cash?
2. Respondents’ activities outside the house? Need permission of husband or decide by her?
3. Participation in decision making of day to day household activities like education, health of children and yourself. Any disagreements and how do you resolve them?
4. Respondents’ ability to control household income to manage for day to day activities independently? How she is functioning that ability and if no what are the reasons?
5. How respondents’ take decisions to manage herself and household activities? (using own ability, in consultation with spouse/family member/friends): (Relationships with spouse)
6. Any further information to add in this discussion will be asked.

************