A Contextual Analysis of the Feminization of Poverty in Urban Slums of Pakistan

Humaira Zulfiqar
Fatima Jinnah Women University Rawalpindi, Pakistan

Ra’ana Malik
University of the Punjab Lahore, Pakistan

Follow this and additional works at: https://vc.bridgew.edu/jiws

Part of the Women's Studies Commons

Recommended Citation
Available at: https://vc.bridgew.edu/jiws/vol25/iss7/13

This item is available as part of Virtual Commons, the open-access institutional repository of Bridgewater State University, Bridgewater, Massachusetts.
This journal and its contents may be used for research, teaching, and private study purposes. Any substantial or systematic reproduction, re-distribution, re-selling, loan or sub-licensing, systematic supply, or distribution in any form to anyone is expressly forbidden. Authors share joint copyright with the JIWS. ©2022 Journal of International Women's Studies.
A Contextual Analysis of the Feminization of Poverty in Urban Slums of Pakistan

By Humaira Zulfiqar¹ and Ra’ana Malik²

Abstract

The term “feminization of poverty” was coined by Diana Pearce in 1978 who claimed that women heads of households were the poorest of the poor (Pearce, 1978). This concept became very popular in the 1990s after the fourth United Nations Conference on Women. Yet, after a decade of research on the feminization of poverty, Sylvia Chant and many other researchers criticized the narrowness of the concept and highlighted the need of including the gender dimensions of poverty within the definition of feminization of poverty (Chant 2003; Moghadam 2005; Staveren & Odebode, 2007). The research on the feminization of poverty from 2010-2020 broadly focused on the poverty of women within men-headed households and highlighted intra-household gender inequalities when women are not given an equal share of the resources (Bradshaw, 2013; Bradshaw & Linneker, 2014; Chant, 2010; Gammage et al., 2016). The present research, therefore, focuses on the contextual notion of the feminization of poverty, by viewing the poverty of women as a result of intra-household gender inequalities due to patriarchal structures. This paper looks at how the feminization of poverty conceptualizes women living below poverty line, men living below the poverty line, and social welfare schemes carried out by the state, such as the Benazir Income Support Program (BISP). We also question whether the feminization of poverty has an effect on children (child education, child labor, and child marriage). The ontological and epistemological foundation of the present research is drawn from Standpoint Feminist Theory (SFT) coupled with the Social Relations Approach (SRA) associated with Kabeer (1994). The research is qualitative in nature, based on data from in-depth interviews, with women and men living in conditions of poverty. Data was also collected from selected employees of the Benazir Income Support Program.

Keywords: Feminization of poverty, Gendered power relations, Poverty, Benazir Income Support Program, Government assistance programs, Gender inequality

¹Ms. Humaira Zulfiqar is a doctoral student at the department of Gender Studies, University of the Punjab Lahore, Pakistan. She has been serving as Lecturer at the Department of Gender Studies in Fatima Jinnah Women University Rawalpindi since 2009. Ms. Zulfiqar has hands-on experience researching gender issues in various interdisciplinary fields. She has supervised a number of undergraduate theses on various issues across Women and Gender Studies. Her major areas of research are patriarchy, gender-based violence, poverty, feminization of poverty, gender and climate change, microfinance, and women’s empowerment. Email id: humairazulfiqar10pk@gmail.com, humairazulfiqar@fjwu.edu.pk.

²Dr. Raana Malik is presently Chairperson of the Department of Gender Studies, University of the Punjab Lahore. She did her Post Doctorate from the University of Oslo, Norway with specialization in the social construction of gender roles and masculinity. Dr. Malik has almost 25 years of teaching and research experience in the field of Gender Studies and has published extensively in this discipline. She has given talks at several international and national conferences, seminars, and workshops. She has also been part of international and national research projects and is a member of research journal boards and several other women and gender-related organizations and associations. Email id: raana.malik@yahoo.com
Introduction

The United Nations announced the Sustainable Development Goals (SDGs) in 2015 which asked for the “inclusion of people living in extreme poverty” and promised to “leave no one behind” while mentioning women as the majority of the world’s poor (UNGA, 2014). There was also a separate goal on “gender equality and empowerment of women and girls” (UN, 2015).

In most societies, women are poorer than men, because women are assigned to the domestic sphere so household chores are considered their primary duty (Godoy, 2004). Due to this sexual division of labor, there are inequalities in access to material and social capital, such as productive assets, employment, education and training, and participation in decision-making (Godoy, 2004).

This inequality is not new. Keeping this inequality in mind, American sociologist Diana Pearce, after analyzing that women and children are inexplicably among the poorest of societies across the world, originated the term “feminisation of poverty” (Pearce, 1978). Although the term was coined by Diana Pearce, it received global status in 1995 at the fourth United Nations Conference on Women. This led to an unprecedented concern for women at the international forum on poverty reduction (Chant, 2008).

For more than two decades, researchers sought reasons for why women-headed households were poorer compared to the male-headed households. For example, they explored the links between the feminization of poverty and household headship, noting that women-headed households experience greater extremes of poverty than male-headed units. Another element, commonly referred to as the “intergenerational transmission of disadvantage,” is that the hardship of the women heads of households is passed on to their children (Chant, 1999), because, allegedly, women heads cannot “properly support their families or ensure their well-being” (Mehra et al., 2000).

However, during the early twentieth century, many researchers began to view poverty as a multidimensional phenomenon. The reasons for women’s poverty are not only low income but also other issues such as being time poor, depending on the men of the household, lacking freedom, and lacking decision-making power (Chant, 2010). Previous researchers, while discussing feminization, focused only on the status of women (Medeiros & Costa, 2008), but to fully understand the concept of feminization, it is important to consider the process of feminization, in other words, the context that surrounds income poverty. Therefore, while analyzing feminization of poverty, intra-household gender inequalities should not be ignored, because women within the men-headed households are poorer in terms of decision-making power, distribution of resources, time management, unpaid household chores, mobility, freedom, and agency.

Focusing on low to middle-income countries, many researchers discuss time poverty, arguing that women cannot choose anything independently and their choices are governed by the gendered institutions of family and society (Agarwal, 1997; Gammage et al., 2016; Staveren & Odebode, 2007). Therefore, women’s time poverty is not the result of their own choice, but it reveals the impact of societal norms and expectations upon their freedom and agency.

Among low to middle-income countries, Pakistan has intra-household gender inequalities on an extreme level, due to its patriarchal structure governing societal norms, and the fact that men interpret their religion in their own gendered interest (Shaheed, 2010). In Pakistani society, men are privileged in every sphere, whether it is public or private. The gender differences in intra-household resource distribution are due to a perception that young men will be the future earners, and hence, spending more on their education, health, and survival as compared to girls. Moreover, young women are considered a burden on the household budget as the marriage dowry has to be...
paid by the father and brothers. These economic calculations, along with gendered concepts regarding the importance of marriage for women, have led to an underinvestment in young women compared to young men (Muzaffar et al., 2018). The present research, therefore, focuses more on context-specific gender issues, and how the traditional gender norms and stereotypes contribute towards the feminization of poverty.

Among the social welfare schemes, the Benazir Income Support Program was selected to analyze the perceptions of the officials of social welfare schemes focused on feminization of poverty. We chose BISP for analysis for several reasons. It is the largest social welfare scheme with a huge outreach across Pakistan; it launched in 2008, and expanded its coverage in the following years; it continued despite changing political governments as the quantified outputs of this program began to be used by multilateral institutions and IMF programs as indicators linked to disbursement; and BISP took the households as the unit of analysis, but targeted women below the poverty line for funds disbursement (Cheema et al., 2016).

BISP is an unconditional cash transfer program and became the largest social safety net in Pakistan by benefiting nearly 5.7 million families. Over time, the program expanded to include conditional cash transfers under the Waseela-e-Taleem initiative, which requires children to be enrolled in school (Cheema et al., 2016). BISP is funded by some major development partners, i.e., World Bank, Department of International Development, and Asian Development Bank. These development partners provide both technical and financial help to BISP for the effectiveness and extension of cash transfers. Since its initiation, the Benazir Income Support Program went through two phases of targeting people below the poverty-line. In its first phase, from 2008-2010, the identification of potential beneficiaries was done through community-based assessment, but it was done without any systematic criterion. Therefore, it raised doubts about the transparency of BISP. To address this issue, a systematic targeting mechanism was required; therefore, in its second phase, BISP adopted a “poverty scorecard” to identify potential beneficiaries.

The poverty scorecard is used as a census survey (by visiting all the households) and allows for situational analysis of targeted areas in order to identify households that are usually excluded. The poverty scorecard comprises two sets of indicators. One reflects the poverty risk by analyzing the level of education, household size, and locale. The second set of indicators reflects the change in household poverty by viewing the household assets and consumption, and by using non-economic parameters (Alatas et al., 2012). Therefore, the poverty scorecard is a simple and applicable tool to analyze poverty at the level of household, community, and district. It is a blind tool, since neither the enumerator nor the respondent can know its results, as it asks indirect questions. The poverty scorecard is based on the Proxy mean test (PMT) which uses proxies of income (e.g., personal or family characteristics like the ownership of a car). PMT is a statistical method which is used to predict the per capita income. This model is predicted on the basis of observable characteristics that are correlated with income. PMT is highly recommended by the World Bank and other donors to identify targeted groups. It is considered a reliable and effective method when compared to community-based targeting (Alatas et al., 2012).

A number of studies have been conducted previously to see the impact of BISP. The findings of these studies suggest that BISP has a significant and positive impact on food consumption, women’s empowerment, and labor market outcomes. Yet all these studies were quantitative in nature and have viewed the overall impact of BISP on people below the poverty-line (Ambler & de Brauw, 2019; Jalal, 2017; Watson et al., 2017). There is no study that has qualitatively analyzed the role of BISP on the reduction of the feminization of poverty, and/or has studied how the feminization of poverty has been perceived by people below the poverty-line or
by the officials of BISP. Therefore, the present study fills this gap by exploring the perceptions and contextual realities of the beneficiaries of BISP and the role of BISP in reducing their vulnerabilities.

The Benazir Income Support Program was best suited for the present study due to it being the largest support program in Pakistan and for targeting women below the poverty-line. We aim to see how the officials of the social welfare scheme perceive the feminization of poverty, and if the BISP officials are sensitized towards discriminatory practices and norms which subjugate women.

Theoretical Framework

The study has applied feminist standpoint theory and a social relations approach to analyze the views of women living below the poverty line and to compare their understanding of feminisation of poverty with the opinions of men in the community who are also living below the poverty line.

Feminist Standpoint Theory

Feminist standpoint theory emphasizes that knowledge is not objective and comes from a person’s social context. It argues that research and theory have overlooked and undervalued the thinking of marginalized people, including the poor (Longino, 1993). Feminist standpoint theory is engaged in a complex conversation about knowledge production. It is a way to understand and explain the social world from the vantage point of marginalized groups (Gurung, 2020). Using this theory, we have compared the experiences and standpoint of women living below the poverty line and men living below the poverty line to further explore how they see the feminization of poverty.

Social Relations Approach

Under the broader umbrella of standpoint theory, we used the “Social Relations approach” by Naila Kabeer (1994) as a gender analysis framework. It is based on concepts rather than tools; therefore, it leaves space to be modified according to the culture or traditions of any particular region. By using the social relations approach one can determine the power relations which are ingrained in Pakistani society. Thus, for the present research, the social relations approach was adapted for instrument designing. The social relations approach is based on five concepts: (i) development as human wellbeing, (ii) social relations, (iii) institutional analysis, (iv) institutional gender policies, and (v) immediate underlying and structural causes.

1. Development as Human Wellbeing

Development is considered as increased human well-being in the social relations approach. Therefore, development includes not only economic development but the overall well-being of people. Human well-being refers to survival, autonomy, and security (March et al., 1999; Kabeer, 1994).

2. Social Relations

Social relations are the structural relationships that produce and reproduce systemic differences in the positioning of different people. These relations determine our status, our roles, responsibilities, rights and duties, and how much control we have over our lives and the lives of others. These relations create inequalities, in which each individual is assigned a position in the structure and hierarchy of society. Gender relations are only one type of social relations; others are
of class and race (March et al., 1999; Kabeer, 1994). In our research, we focus on the social relations of gender and class and analyze how poor people collectively—and women living below the poverty line specifically—face marginalization.

3. **Institutional Analysis**

   According to Naila Kabeer (1994), four key institutions play a very important role in producing and reproducing gender inequality within a society. The four key institutions include the household, the market, the international community, and the state.

4. **Institutional Gender Policies**

   Naila Kabeer (1994) divides institutional policies into three categories, depending on the degree to which they acknowledge and address gender issues: (i) Gender Blind policies (ii) Gender Aware policies (iii) Gender Redistributive policies.

5. **Immediate, Underlying, and Structural Causes**

   While analyzing a situation, in order to plan an intervention, one must use the framework to explore the immediate underlying and structural aspects which can cause issues and affect the stakeholders of a project. However, as the focus of this present study was on the social relations within the household and the effects of poverty and gendered power relations upon women, only the first two concepts of social relations approach were adapted for the present research.

**Methodology**

A qualitative research method was used to gather in-depth information about the people who live below the poverty line. As the epistemological stance of this research is that knowledge is contextual and situated within the social realities and experiences of people, we used an in-depth interview guide as a tool to take information from the participants of the study. The interview guide was based on questions ranging from structured to semi-structured to open-ended and included some probing questions.

The first author spent significant time with the participants in order to build the rapport and make them comfortable in answering the questions, as some questions addressed sensitive subjects such as experiences of discrimination. The interview guides were developed from a literature review of situations of people below the poverty line and from the existing research on the feminization of poverty. The interview questions addressed experiences of poverty, the intersection of gender and poverty, social relations, the well-being of women and children, and their hopes and dreams.

The interview guides were then translated into the Urdu language. After the completion of interview guides, some preliminary interviews were conducted with people below the poverty line to check the workability of the tool. The interview guides were also given to field experts and a supervisor (the second author) for suggestions. After these preliminary interviews and suggestions from experts were received, some changes were made to the interview guides. The changes included avoiding over repetition and removing insensitive language. The study was conducted by interviewing 40 women beneficiaries of the Benazir Income Support Program and their husbands. Only beneficiaries with at least one daughter and son were selected as participants of the study. The age of beneficiaries was between 26 to 45, and the age range of their spouses was from 30 to 60.
Moreover, an interview guide was also developed for the officials of BISP, as it is very important to know how sensitized the officials of the Benazir Income Support Program are. For that reason, the deputy-directors were interviewed as well as the lower staff who are in direct contact with the beneficiaries/participants. A total of 14 interviews were conducted (including five deputy directors, four assistant complaints, one assistant, one accountant, two attendants, and one peon). The questions in the interview guide for BISP were in regard to their awareness about the feminization of poverty, gender equality, the importance of education, and the role of BISP in reducing poverty of beneficiaries. The data was then analyzed by using themes from the interviews. The themes (Table 1) were made from the responses of participants.

**Table 1: Major Themes and Sub-themes Developed from Participants’ Responses**

<table>
<thead>
<tr>
<th>Themes</th>
<th>Sub-themes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stigma of Divorce</td>
<td>Divorce considered as taboo</td>
</tr>
<tr>
<td></td>
<td>Dependency on male members of household</td>
</tr>
<tr>
<td></td>
<td>Encouraged to remarry</td>
</tr>
<tr>
<td></td>
<td>Non-acceptance of women-headed households</td>
</tr>
<tr>
<td>Marriage: An Obligation</td>
<td>Honor linked with the girl child</td>
</tr>
<tr>
<td></td>
<td>Daughters’ early marriage</td>
</tr>
<tr>
<td>Decisions Regarding Children’s Education</td>
<td>Males as the deciding authority</td>
</tr>
<tr>
<td></td>
<td>Child labor</td>
</tr>
<tr>
<td></td>
<td>Lack of awareness regarding the importance of education</td>
</tr>
<tr>
<td>FOP as Perceived by the Officials of BISP</td>
<td>Lack of awareness regarding intra-household gender inequalities</td>
</tr>
<tr>
<td>Role of BISP in Reducing FOP</td>
<td>Women’s access to money</td>
</tr>
<tr>
<td></td>
<td>Reduction in domestic violence</td>
</tr>
<tr>
<td></td>
<td>Increase in social capital</td>
</tr>
<tr>
<td></td>
<td>Increase in women’s mobility</td>
</tr>
<tr>
<td></td>
<td>Increased self esteem</td>
</tr>
<tr>
<td></td>
<td>Increased decision-making power</td>
</tr>
</tbody>
</table>

**Results and Discussion**

In this section, we will discuss how feminization of poverty is perceived in a Pakistani context and the role of the Benazir Income Support Program in reducing the feminization of poverty.

**The Cultural Face of the Feminization of Poverty as Perceived by Women and Men below the Poverty Line**

Pakistan is a patriarchal society. The women of Pakistan are more vulnerable in terms of access to and control over resources. They are also exposed to different kinds of gender-based violence, and if divorced or widowed, women become more vulnerable. Therefore, this section builds upon how the feminization of poverty is different in Pakistan than in Western societies, how it is different for the women and men below the poverty line, and if the feminization of poverty has an effect on children (child education, child labor, and child marriage).

Rawalpindi is a big city and people from different regions migrate here for the purpose of earning. The participants of the present research were also migrants, having different regional backgrounds. Some were pathans from different rural areas of Khaiber Pakhtonkhawa and others...
were Punjabis from different rural areas of Punjab. Therefore, the responses of people often also reflected their ethnicity, but ethnicity was not used as a criterion for comparison. As within the domain of qualitative research, the points of view of the participants depended upon their standpoints, which are in turn influenced by their gender, ethnicity, area of residence, and their financial situation. The results in this section were developed through the themes and subthemes which emerged from the coding and categorization of data. The following sub-themes were discussed under the major theme of feminization of poverty.

**Divorce, Widowhood, and Re-marriage**

Before talking about the feminization of poverty, one needs to see the cultural challenges as well. Pakistani culture is collectivistic; people are encouraged to adapt to group values to ensure social harmony, while suppressing their personal feelings, opinions, and desires (Beugelsdijk & Welzel, 2018). Hence, divorce is considered a stigma especially for women, as they are expected to adapt to their new environment, and if they are unable to do so, then they are not considered “good.” Therefore, for women in Pakistan, being alone does not only mean facing financial challenges but social stigmas as well. A single woman cannot go to market for she is judged by others and her character is questioned. In the case of being widowed, women are either expected to remain dependent on a male relative (brother, father, or in-laws) or they are forced to remarry. One participant who remarried after the death of her husband said,

"I remarried because me and my children were forced to live with my sister and her in-laws, as we were not having any other living space, and when I wanted to take a house on rent my relatives did not allow me to do so, saying that we will be ashamed if you will live all alone. My brother-in-law used to taunt me that he is not only feeding his own family but me and my children also. People in the neighborhood also started having gossips about me, so I was forced to remarry to get a secure place to live." (personal interview)

In Pakistan, the feminization of poverty is not only due to the financial issues women face after their husband’s death or divorce but also due to cultural issues. The four walls of a house and the veil (known as Chaadar and char diwari) become more important to a single woman as she is more vulnerable to rape or “eve-teasing” (sexual harassment). While talking about re-marriage, one woman said, “people started treating me as if I am of bad character, they did not let me work and earn, but my in-laws and parents compelled me to live with them and spend the whole life in dependency” (personal interview). While facing a loss of social and financial status, divorced women suffer also from emotional and psychological issues due to being rejected by family, friends, and colleagues. Moreover, as the majority of the women in Pakistan are dependent on men, women are considered a burden on the natal family if they get divorced (Malik et al., 2021). Therefore, they are often forced to marry again to regain their social and financial status. One participant said,

"I was forced by the relatives to marry again, and after marrying again, I kept the children from my first husband with me, but after sometime my second husband started fighting, so I was forced to send my children to my parents (their grandparents) to avoid the fights. Now I always remain worried about them as well but have to live here..."
without them. I feel myself as divided between the children from my second husband and the children of my first husband. (personal interview)

**Drug Use among Husbands**

Another common theme was the use of drugs among the husbands of participants. Due to the extremities of poverty, the men become depressed and begin to use drugs to get some peace. But the consequences of using drugs are horrible. If he either stops earning money or spends all of his earnings on buying drugs, the wife and children become more vulnerable when the husband/father starts to use drugs. The most common drugs used among the poor are gutka, chars, hashish, and heroin. One of the participants said,

> My husband used to be an electrician, and we were able to meet our expenses, but while doing electricity work a wire accidentally injured his eye, which caused loss of vision and work also. Loss of work made him so depressed that he started using drugs, and now it’s been two years that we are living in such a miserable condition. He comes home after taking drugs, abuses me and my children, gives us no money to run the household, does not allow me to work because he does not want people to know about our financial condition. When I ask for money, he beats me and gives me threats of killing. I cannot leave the house without his permission. Life has become so difficult that we manage our expenses by taking money from neighbors, relatives, and friends. I feel so disrespected that sometime I keep thinking of suicide. (personal interview)

People with an addiction to drugs often resort to violence against defenseless family members like wives and children (Bhatt, 2000). In cultures like Pakistan, where women are encouraged to save their marriage at any cost, wives are unable to leave their husbands and must bear the violence silently. Another participant said,

> I barely manage my household expenses, by doing domestic work in other’s homes. My husband uses drugs, and he mostly remains out of the house, but whenever he needs money, he comes home and takes all the money from me. If I don’t give money, he beats me and my children. I remain praying for his health and have admitted him in hospital many times but he runs from there also. Life has become so difficult for me. (personal interview)

Indulging in drugs is a way to escape from the harsh realities of life that come from living below the poverty line. Drug use also results in violence at home, especially between intimate partners (Anwar et al., 2017).

**Non-acceptance of Women-headed Households**

If a divorced woman or a young widowed woman, with or without children, lives with either her in-laws or brothers and parents, she and her children are considered a burden on her relatives, so they want her to remarry to save them both financially and socially. For people below the poverty-line, this becomes more aggravated, because in most cases, the family members themselves do not have enough to eat so they think it important for the sister/daughter to remarry quickly.
Among the participants, two women remarried after divorcing their husbands. However, both did not initially want to remarry, as they had children from their first marriage, but they were pressured by their relatives to marry again. One participant said,

I was not willing to marry again as I knew that my children would not be accepted by my second husband, but my parents forced me to remarry. My children from the first husband remained with my parents, who afterwards handed them over to my first husband. My ex-husband also remarried, and my son was forced to move and live with his paternal uncle and his family. My daughter was forced to move to and live with her paternal aunt and her family. Now they are in miserable condition, but I cannot do anything for them. (personal interview)

Marriage as the Solution to All Problems

Patriarchal norms and rules for women become stricter among poor families, as they have more fear of being disrespected, and they relate their honor with the women of the family. Society expects women to be subservient and obey the men of the family, whether that is her father or brother. One of the participants said, “We are pathaans and we don’t see the person to whom we get married. It’s totally the choice of our elders, and if there is some proposal then nothing is asked, as it is considered that after marriage the responsibility for the girl would be shifted to the husband, so it’s just the transfer of burden to the other person” (personal interview). Another participant, while telling her experience of getting married, said, “Marriage is considered as the obligation on family and girls are told that once they are married then cannot get out of that relationship until death.” Women are considered as the responsibility of the household, and therefore, the family takes the marriage of young women as an opportunity to free themselves of that responsibility (Muzaffar et al., 2018). One of the participants said, “My brother is providing us all the things on a daily basis, but when I tell him that I don’t want to live with this person, as he is very abusive and not fulfilling our needs also. He always says that daughters and sisters look good in their own houses” (personal interview), by which he meant the houses of the husbands.

The Perceptions of Participants about the Marriage of Daughters

The majority of the men participants were of the view that young women should be married as early as possible. One main reason given by the participants was poverty itself. They considered young women as a burden on the father, and after marriage, that burden shifts to the husband. The women participants were themselves married at a very early age and were not in the position of making any decisions before or after marriage. The decisions regarding the marriage of any of their children, especially young women, were made by the husbands. Among the participants, a woman participant said, “I have four daughters and one son. My two elder daughters were married at the ages of 14 and 15, and the other two are of 10 and 11 years. They are going to school, but as soon as we will have a good proposal for them we will marry them.” When she was asked if she herself was married at an early age and whether it is a good decision to marry off one’s daughters at the same early age, she replied “I don’t want my daughter to marry at early age but my husband is of view that daughters should be married as early possible, so that they do not get spoiled, and I cannot say no to my husband” (personal interview).

The findings show that almost all the men participants were in favor of young women’s early marriage, and women participants were either forced to obey the decisions of their husbands, or they were also in favor of early marriage. Previous research also shows that early marriage is a
major cause of gender disparity in secondary and tertiary education. In a study by Lodhi and Haroon (2011), it was concluded that early marriage pulls the young women away from education and pushes them towards never-ending household and child-bearing responsibilities. The International Center for Research on Women has also highlighted that early marriage is a major cause of poor education among young women (International Centre for Research on Women, 2000).

**Honor Linked with Daughters**

All of the participants believed that when a young woman reaches a certain age, they should remain safely at home. A woman participant said,

> I do work in different homes as a domestic worker, and my daughter is now 11 years of age. We made her leave the school and remain at home, take care of younger siblings and do household chores. But still I remain worried that in my and my husband’s absence, someone can come to our house and disrespect us by harassing our daughter. Therefore, we are thinking to marry her as soon as possible to save our honor. (personal interview)

A male participant said, “we marry our girls as soon as possible; this is how our honor is saved.” Another male participant said, “Safeguarding and protecting daughters is the responsibility of father, until her marriage and after marriage it’s the responsibility of husband, therefore, I do not send my daughter outside, to protect her” (personal interview). This shows that parents are reluctant to send their daughters to school as they fear the possibility of dishonor. Pakistani women are considered as the bearers of family honor. The honor is associated with the purity and virginity of the women of the family, who require close monitoring in order for them to be protected. Women are considered weak; therefore, men are assigned the task of protecting the family honor and thus they are allowed to control women. Patriarchy, according to Walby (1989), operates through the major structures of paid work, household production, culture, sexuality, and violence by which men use their power to control women in public and private domains of society (Walby, 1989).

**Children as a Source of Wealth**

The participants were in favor of having more children, as they thought that with more children (especially young men) they would guarantee more earnings for the family. Among the participants, a majority were of the view that sons should help their father in earning activities, and the daughters should remain at home to help the mother in household chores in training for their future. One participant said, “we want our son to earn for the family; therefore, we have made him sit at an automobile workshop and learn the skills, the owner gives him some money also, and we manage to have the daily grocery from that money” (personal interview). Another participant said, “My husband works at Brick-kiln and my son also goes with him although he cannot work so hard, but still, he helps him a lot” (personal interview).

**Perceptions of the Importance of Children’s Education**

The majority of participants believed that education is important for young men but not for young women, who should instead learn household chores and receive religious education only. A man participant said, “I sent my children to school till class five, and after that I started sending
my daughters to madrassahs, and sons are still studying in the school, as I think that religious education is more important for the girls” (personal interview). A woman participant further said,

My elder son has studied until fourth class, the second left in one class, and the elder daughter left in two class. Now my youngest daughter wants to study but my husband does not allow her to do so, as he says that we should give religious education to children, so read Quran and offer prayers. The worldly education is of no use. Marriage of girls should be held as soon as she gets in adolescence. (personal interview)

Another male participant (who was himself not educated) said, “For me, girl’s education is not important. I have married one of my daughters, and the other one is studying in a Mudrassah, as religious education is important for the daughters. But I am sending my sons to school” (personal interview). Being in a patriarchal structure, women do not have the power to make decisions, and the men of the household decide who to send to school and until what level. A study by Aslam and Kingdon (2012) shows that girls are not sent to schools, and their education is considered less important compared to the education of boys. If girls are sent to school, they are sent to lower quality schools than boys (Aslam & Kingdon, 2012). One male participant said,

Education is important but we don’t have the money to bear the expenses of education. I have eleven children from two wives. We all live in the same house, it’s very difficult to bear the expenses of food and living, then how can we educate our children? My daughters are not going to school, but my sons are going in Government school, but I will only send them to school until primary or middle. After that they will work with me and earn money. (personal interview)

Gender Norms and Young Women’s Education

The traditional societal norms become a major hurdle in the education of young women. A majority of the participants were of the view that young women still need to do household work even if they attend school. A male participant said, “girls are meant to stay at home, and help their mothers in household chores, as they are expected to do the same work after their marriage” (personal interview). A woman pakhtoon participant said, “I have eleven children, 9 daughters and 2 sons. One of my daughters died. We educate sons but not daughters. We pakhtoons do not rely on girls. My youngest daughter is studying only because we get funds for her education. The three elder daughters are engaged” (personal interview). Upon asking how long she would send her youngest daughter to school, she replied “may be hardly till five class, as her father is not in favor of her going to school, but my sons are going to school and maybe they will study till matriculation” (personal interview).

A man participant who was a pakhtoon said, “In pakhtoons it is not allowed for girls to go outside the homes. Their only duty is to stay in the four walls of the household and do household chores. So, there is no concept of girls’ education in our family, and sons also go to school until primary and after that sons start working with the father” (personal interview). This shows that traditional gender norms are a major obstacle in young women’s education. It is supported by many researchers that young women face gender discrimination in regard to receiving an education. A study by Pasha (2023) shows that gender disparity remains high at all levels of education, but it is the highest in secondary and tertiary levels of education. The reasons for this
are socio-economic disparities, extreme poverty, traditional gender norms, and lower economic returns associated with girls’ education (Pasha, 2023).

In summary, the following Figure 1 represents the sub-themes of our interviews with people below the poverty line.

**Figure 1: The Cultural Face of the Feminization of Poverty as Perceived by People below the Poverty Line**

**Feminization of Poverty as Perceived by the Officials of BISP**

The Benazir Income Support Program (BISP) provides funds to women who are married, divorced, or widowed. But the BISP does not provide funds to women who have not married. They disburse funding to households.

**Lack of Awareness about Intra-household Gender Inequalities**

An employee of BISP said,

We target households, as the women who are not married, they are most of the time the responsibility of their fathers or brothers. But the women who are married and have kids, if they are facing poverty then their children also face poverty. Therefore, while conducting surveys, we make sure that the woman is married and preferably has children. (personal interview)

Upon being asked whether women are poorer within the same household, the majority of the participants believed that in a poor household both the man and woman are equally poor. They did
not realize intra-household gender inequalities. A participant said, “when we come across the people below the poverty line, they all within a household are poor, there is no distinction of who is more/less poor” (personal interview). Another participant disagreed and said “women are poorer, because they have less opportunities to work outside, as compared to males” (personal interview).

Many previous studies on multidimensional poverty have also used the household as a unit of analysis (Delgado & Klasen, 2018; Correa, 2014; Klasen & Lahoti, 2020). Using a household as a unit of analysis means that if the household is multidimensionally poor then the people living in the same household are considered at the same level of poverty (Ervin et al., 2018; Delgado & Klasen, 2018). The concept of using the household as a unitary model has faced criticism. Firstly, such a model is unable to analyze the intra-household inequalities in resource distribution (Alkire & Feng 2019; Vijaya et al., 2014). Secondly, the needs of individuals and their preferences change with age (Osberg & Sharp, 2014) and also the needs of men and women differ (Vijaya et al., 2014). Thirdly, using household measures underestimates the levels of poverty within the society (Haddad & Kanbur, 1990), because different levels of deprivation are not analyzed, and the most deprived individuals become invisible (Brown et al., 2017). This invisibility can result in biased evaluations of social policies (Rodriguez, 2016). A participant said, “If a man is poor then for sure his wife is also poor, as males are the breadwinners of the household. If they are not earning, then from where can the women bring money to bear the expenses of the household?” (personal interview). This shows that women’s poverty is conditional to men’s poverty. No matter how much work she is doing in the household, if her husband is not earning, then she will also be poor. Despite having the same status of poverty, the woman is still expected to do all the household chores and take care of the family.

Role of BISP in Reducing the Feminization of Poverty

The officials of the Benazir Income Support Program do not realize that women are poorer than men even if they are in the same household. As the main beneficiaries of the program are women below the poverty line, women who receive money from the program are considered important to their families. However, the amount the BISP provides to women does not allow them to move out of poverty.

Increased Decision-making Power

The officials of the BISP said that women were now more in a position to decide on how to spend the amount which is given to them. A participant from BISP said, “Women after getting money from BISP, can use the amount by her own will. She uses that money for household things. But she has a sense of ownership while having the amount in her hand” (personal interview). Another participant added, “Some women give the money to their husbands, but still, they get some sense of self-worth by thinking themselves able to contribute in the household” (personal interview). Further, another official from the BISP said, “When she takes the amount then she becomes confident, as she thinks herself important but still, she cannot take part in decisions regarding the future of their children.” Previous research also shows that if women are given funds, then they are able to participate in daily decisions such as cooking or visiting the doctors. But women still cannot take part in major decisions in regard to child marriages, young women’s education, or the employment of women (Waqas & Awan, 2019).
Increased Social Capital and Reduction of Domestic Violence

As the women are required to come to the BISP office to verify their identity by biometric, men must bring the women to the office but cannot go inside; thus, women have the opportunity to talk to one another and increase their social networks. A participant from the BISP who registered women said, “The women when they come here, they have to wait at least an hour for their turn to come. In that time, they start gossiping and many women exchange phone numbers, and then in their every visit, they meet each other. This is how their social capital increases” (personal interview). The participants from BISP noted that although there is no direct role of BISP in reducing domestic violence, it has an indirect role. A participant said, “when women come here and interact with other women, then their husbands have the fear that they will be exposed if they tell anyone about their being violent and/or abusive. This is why the incidences of violence have been reduced” (personal interview).

A reduction in domestic violence is also due to the increase in money that women take home. The husbands, as they expect money from the BISP every three months because of their wife’s presence, don’t send them to their parents’ house after a fight or they might miss the money distribution. A participant from BISP said,

A man came to my office and asked me if his wife is angry with him, kindly help him resolve the matter. I was surprised by the change in his attitude, as before this time, he had a very careless attitude towards his wife and children. Afterwards I came to know that the cash installment for his wife was due; therefore, he wanted to end the fight. (personal interview)

All in all, Figure 2 sums up the many roles in which the BISP helps to reduce the feminization of poverty.

Figure 2: Role of BISP in Reducing the Feminization of Poverty
Conclusion and Recommendations

When compared to Western societies, the feminization of poverty in Pakistan has different implications. Women in Pakistan not only suffer because of the traditional discriminatory practices but also if they are divorced or widowed, then they are forced to remarry. In the case of married women, the husband is considered the head of household and, therefore, women are bound to obey him in all the major decisions of their lives and the lives of their children. Young women are considered a burden on the family; therefore, early marriage is a common practice among the people below the poverty-line. After marriage, a young woman is expected to face all problems on her own.

Benazir Income Support Program is providing funds to help women below the poverty-line. Through the funds they provide, the BISP gives many benefits to women, including increased access to money, increased self-esteem, increased social capital, and increased mobility. Still, there are certain aspects of a woman’s life that the BISP cannot control, such as domestic violence and the funds being forcefully taken by the husband once in the household. Thus, there need to be monitoring mechanisms in place to continue to support these women and their access to the money distributed.

Although the BISP is successful in reaching women below the poverty line, in order to reduce the feminization of poverty, they need to hire gender experts in all the branches to sensitize the official staff about such conditions that women face. Moreover, as the present research shows, it is evident that women are victims of domestic violence. Therefore, the government (through BISP officials) should launch a thoroughly coordinated campaign to discourage domestic violence and to change the common perception of viewing women as second-class citizens always bound to obey males, whether they be fathers, brothers, or husbands.

Acknowledgement

The first author, Humaira Zulfiqar, is the recipient of a Spring 2023 Fellowship award from the Journal of International Women’s Studies. Zulfiqar would like to thank the JIWS for its financial support.

References


