‘Individually-led’ or ‘female-male partnership’ models for entrepreneurship with the BISP support: The story of women’s financial and social empowerment from Pakistan

Muhammad Wajid Tahir⁎, Rubina Kauser, Madeline Bury, Javed Shafiq Bhatti

⁎ Corresponding author.
E-mail addresses: wajidtahir@daad-alumni.de (M.W. Tahir), Kauser@students.uni-marburg.de (R. Kauser), chow9120@mylaurier.ca (M. Bury).

ARTICLE INFO

Keywords:
BISP
Humanitarian aid
Family income
Women’s social empowerment

ABSTRACT

Gender and Development is a central priority of the Sustainable Development Goals (SGDs). International development agencies provide adequate financial support through development/humanitarian projects to achieve specific targets related to gender equality globally. Pakistan also aims to alleviate poverty and improve the status of women in society. In this context, the ‘Banzir Income Support Program’ (BISP) has launched various cash grant programs for the poorest families in Pakistan. Women are the direct beneficiaries, but the program also produces indirect beneficiaries including male family members. The program managers believe that reduction in poverty will indirectly improve women’s position within families and they will gain financial and social empowerment.

Introduction

The United Nations is committed to reducing poverty throughout the world, thus, poverty reduction has been the main goal of Millennium Development Goals (MDGs) up to 2015 and has gained significant importance in the Sustainable Development Goals (SDGs) for subsequent years. These forums have encouraged states to outline concrete poverty reduction targets to be achieved in the stipulated time periods. The discourse is not only limited to setting targets, but the countries striving to bring their population out of poverty are also assisted with comprehensive poverty reduction plans, technical support and advice from international institutions (Carbone, 2007; Lancaster, 2008). Particularly, international donors allocate adequate funds to help less developed countries combat poverty annually (Collier & Dollar, 2001; Hanlon, 2004; Satterthwaite, 2001).

The feminization of poverty is a global phenomenon (Chant, 2012). Past literature infers that women represent a disproportionate number of those in poverty across the globe (Chant, 2008), where poverty is more rampant among women than men (Kehler, 2013), and men are the main beneficiaries of poverty reduction programs, rather than women (Chant, 2007; Ellis & Freeman, 2004). In order to reduce poverty gaps between both genders, the Beijing Platform for Action (1995) recommends that all participant nations “address the persistent and rising burden of poverty upon women” (United Nations, 1995). The signatory countries are striving to bring women out of poverty through numerous initiatives (Kumari, 2013). In this context, almost all countries from the...
global south have prepared poverty reduction strategy papers (PRSPs) and have applied for regular fiscal support from donors to combat poverty (Ahmed & Nankani, 2002; Dijkstra, 2011). It is presumed that these PRSPs will include lucid plans to provide women essential opportunities that can improve their well-being (Zuckerman, 2002; Zuckerman & Garrett, 2003). Based on this stipulation, both bilateral and multilateral donors allocate funds to support women’s poverty reduction initiatives (Malhotra, Schuler, & Boender, 2005; Sen & Grown, 2013). Nevertheless, numerous factors inhibit women from rising out of poverty and to improve their situations in societies such as patriarchal cultural and religious norms, sex-segregated labour markets, and an absence of gender-sensitive legal systems. In addition, a lack of access to education and employment opportunities further exacerbate women’s position in societies across the globe (Kehler, 2013; Rice, 2001).

The literature infers that women’s empowerment, gender equality and poverty reduction are interconnected concepts (Chant, 2007; Narayn-Parker, 2002). It is argued that women’s poverty reduction strategies alone cannot achieve set targets. They require a combined approach where social, religious and political institutions/stakeholders will work jointly to address relevant barriers that impede women’s emancipation in societies. Although every institution/stakeholder has respective goals, the state plays a decisive role through initiating various programs/projects and devising gender-sensitive policies/legislation to empower women at the grassroots level (Inglehart & Norris, 2003). Such programs, projects, policies and legislation are designed in view of emerging needs of women that may vary from society to society. It has been noticed that many states from the Global South are insufficiently prepared to implement gender-sensitive policies/legislation as a result of patriarchal legislatures (Goetz, 1998; True, 2003; Yoon, 2001). As a result of pressure from international agencies/doctors, they have introduced women’s poverty reduction programs that intend to empower women socially as well as financially. Examples include: South Africa (Plagerson & Ulrikson, 2015), Brazil, Chile, India, Mexico and South Africa (Pultz & Francis, 2013), Indonesia (Alisjahbana & Pitriyan, 2016), Malaysia (Ming Yen Teoh & Choy Chong, 2014), and India (Cecchini & Scott, 2003).

In a different stream of programs/projects for women’s empowerment, Pakistan has also launched a program titled ‘the Benazir Income Support Program (BISP)’ to improve the situation of women in the last decade. The program has gained adequate budgetary support from the Poverty Reduction Strategy Paper (PRSP) (Guerrero, Di Tata, & Boote, 2009). The program aims to improve the decision-making of poor women and to enable them to start-up a small or medium scale enterprise in order to maintain a sustainable livelihood. The program mainly tries to minimize negative effects of slow economic growth, food crisis and inflation on the poor, particularly women. The program officials assert that the program benefits a huge segment of a quite disadvantaged population compared to previous social protection programs e.g., Bait-ul-Maal and Zakat (UNICEF, 2011). According to the BIPS, the program has helped around 7.7 million beneficiaries (BISP, 2016). The program has been structured into two categories: an unconditional cash program and a conditional cash program. The unconditional cash program offers monthly support to those in need and does not impose any obligation or restriction, but conditional cash programs like the ‘Waseela-e-Taleem’ are tethered to the enrollment of children in school from poor families, the ‘Waseela-e-Rozgar’ which focuses on skills-development in poor women, the ‘Waseela-e-Haq’ which promotes entrepreneurship among women, and the ‘Waseela-e-Sehat’ which offers healthcare services to poor women. There are two conditions for eligibility of BISP support: 1) the household must fall within the poorest 20% of the population, and 2) the recipient must be a woman of any marital status (BISP, 2016).

The current study focuses on the role of ‘Waseela-e-Rozgar’ and ‘Waseela-e-Haq’ programs in empowering women. These programs encourage women to commence their own enterprises or make a partnership with male family members to enhance family income. In both situations, a transformation in socio-cultural and financial conditions of women in terms of mutual respect, shared decision-making, reduction in incidents of domestic violence and financial autonomy is anticipated. This paper aims to investigate what contribution the BISP has made to transform traditional norms and values toward women’s empowerment in Pakistani society. Here empowerment of women is operationalized in two categories; financial and social. Furthermore, financial empowerment is operationalized in terms of women’s involvement in financial decision-making and social empowerment is operationalized in terms of improved gender relations within the household and reduction in the incidents of domestic violence. Finally, the study looks more broadly at how international development assistance contributes to women’s empowerment in recipient societies.

Theoretical framework

The theoretical frame of the current study has been developed out of a number of theories that understand women’s financial and social empowerment as inextricably embedded within the family. The family, being a primary institution and first cultural mentor, determines roles and responsibilities in the public and private sphere in a gendered way. Culture, religion, and mechanisms of the state either strengthen or challenge familial beliefs about the roles and responsibilities of men and women (Inglehart & Norris, 2003; Njoh & Akitumu, 2012; Metcalfe, 2011). Familial beliefs about the division of labour are, in part, a by-product of the frequent interaction between culture, religion, and the state. If a family establishes a strictly traditional division of labour, it may confine women to the household, limit their educational opportunities, constrain their independent mobility, and deprive them of financial autonomy. Importantly, lack of autonomy on financial matters debilitates their bargaining position within the family. Hence, they are often deprived of independent decision-making on matters of central to their lives and livelihoods. As a result, feminization of poverty increases and gender inequalities perpetuate.

Today, in many parts of the world, it has been noticed that as women age, their probability for relative autonomy on particular dimensions enhances under certain conditions. In Gary’s (1991) “unitary model of family economics”, their longer lives and increasing divorce rates more frequently place women in leadership positions in their families. Thus, female-headed families are becoming increasingly common globally. This has pushed many women to challenge rigid beliefs about their roles and responsibilities in families and societies more broadly. They have stepped forward to provide subsistence to their families, although they experience many challenges in performing their new roles due to prevailing unconscious gender attitudes within the family and labour markets. As men have traditionally earned and controlled the family income in these societies in many cases, they tend to dominate decision-making and resource distribution processes within the family. Thus, despite leading income generation activities, women often are not able to realize emancipation in important aspects of their lives. In the same thread, Ray (1996) asserts that although many factors influence gender equality in families, income generation and control over resources by either spouse plays a decisive role in the determination of gender relations within the family. The economic development of women positively contributes to gender equality. Financial independence helps them improve their bargaining position within the family. On the flipside, women from poor households, where they perform domestic chores only, are more likely deprived of basic rights and decision-making abilities. This infers that if women expand their outdoor economic activities, it boosts empowerment both financially and socially.

In poor families, a larger proportion of women may be illiterate (Stromquist, 1990), in poor health (Kahn, Wise, Kennedy, & Kawachi, 2000), under a huge burden of reproductive activities (Flores, 1995), and lack market-navigation skills (Sengupta, Datta, & Mondal, 2013). Women part of this cycle are neither able to develop sufficient market-
دریافت فوری متن کامل مقاله

امکان دانلود نسخه تمام متن مقالات انگلیسی
امکان دانلود نسخه ترجمه شده مقالات
پذیرش سفارش ترجمه تخصصی
امکان جستجو در آرشیو جامعی از صدها موضوع و هزاران مقاله
امکان دانلود رایگان ۲ صفحه اول هر مقاله
امکان پرداخت اینترنتی با کلیه کارت های عضو شتاب
دانلود فوری مقاله پس از پرداخت آنلاین
پشتیبانی کامل خرید با بهره مندی از سیستم هوشمند رهگیری سفارشات