

WOMEN'S VOICE AND LEADERSHIP

PAKISTAN

EXPLORING CHANGING FORMS OF GENDER ISSUES IN URBAN CONTEXTS OF PAKISTAN

Lived experience Kafalat Schemes Women Beneficiaries

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SNAPSHOTS

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Collection of the transfer:

Ehsaas Kafalat scheme is for the women beneficiaries who belong to the poorest of poor category in Pakistan. The main aim of Kafalat Programme is achieving gender equality, to increase women's economic opportunities and financial assets. A main purpose of this is greater

financial inclusion of women through digital technology, empowering them through financing, reducing the gender-based violence, increasing the decision-making power and change in gender dynamics in the home.

This study is to find out:

- (1). Beneficiaries' awareness to Kafalat scheme, to access, and use of mobile phone technology.
- (2). Change in behavior in women and families in engaging with formal institutions such as NADRA, banks etc.
- (3). Impact on women empowerment and change in role at domestic level through increase in decision making and autonomy to use the funds, ability to respond to gender-based violence and their roles in social and political spheres.
- (4). Being illiterate/ less literate, use of digital technology and increase in their financial literacy as well as inclusion.

Methodology:

- Qualitative methodology was used to capture subjective experience through Focus Group Discussions (FGDs) in three selected low-income neighbourhoods of Lahore: two urban neighbourhoods of Sodhiwal and Youhanabad and one semi-urban/rural neighbourhood of Manawan with 60 women. Youhanabad was selected predominantly for the minority Christian community.
- In depth interview with 5 women, 2 in Youhanabad and 3 in Sodhiwa.

Knowledge of the program:

Most of the beneficiaries are aware of the kafalat programme but they are not aware of the

criteria of being in this programmes, exact amount being paid and at what intervals.

Relationship with State :

Increased awareness about state ID card benefits but lack of awareness and unfamiliarity with the state and with the state being perceived as unfriendly towards women, who were poor, uneducated, and lacked power for registering the complaints having fear that money will be stopped.

Mobile phone and technology:

Lack of access and inability to operate mobile phone has resulted in dependency on family members. They cannot get the information timely from the state for disbursement of amount.

Collection of the transfer:

The collection process of receiving the cash transfer is disorganized, tiring, dehumanizing and in some what life threatening. Women are

also being harassed at the collection points. It needs to be improved.

Impact of the cash transfer – Food Security and Gender Dynamics

“Aik maheena larai ka baghair guzar jati hai” (One month we have freedom from fights)

The amount received is being spent on treatment, food and education of their children. Women experiences increased self-worth as they were proud to be able to contribute to the family's income but not much change in the decision making at the domestic level.

Conclusion:

The experience of rural and urban population is largely similar as beneficiaries of the Kafalat Program. The program is seen to be a welcome source of support for women in their communities and improved the relationship of women with the state with them seeing the benefit of being citizens. though the women were aware of the existence of the program they were less clear on what is the eligibility criteria and that these women identified others who were deserving but were not eligible. Though women are aware of the existence of the program they are less clear on the eligibility criteria.

In short, findings reveal a weak disbursement system, corruption related leakages in the amount disbursed, and that the disbursement process brought injury to the women's self-respect. Findings also reveal little to no access to complaint forums for the intended women beneficiaries because of lack of knowledge of the complaint system and the fear that if they do complain they might lose out on the cash transfer being received. Not much change in the gender dynamics within the family but greater self-worth in being able to contribute to the household.

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