



Identifying Gaps and Challenges in Women's Acquisition and Access to **Social Security** **Mechanisms and Property**

A Product of Advocacy Analytics, the
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Acronyms

BISP	Benazir Income Support Program
CAPI	Computer Assisted Personal Interviews
CCT	Conditional Cash Transfers
CNIC	Computerized National Identity Card
IDDs	In-Depth Interviews
LAS	Legal Aid Society
MoE	Margin of Error
NADRA	National Database and Registration Authority
NSER	National Socio-economic Registry
PMT	Proxy Means Test
PSF	Primary Sampling Frame
PSU	Primary Sampling Unit
PTI	Pakistan Tehreek e Insaaf
SBA	Shaheed Benazirabad
SDGs	Sustainable Development Goals
SSU	Secondary Sampling Unit
UCT	Unconditional Cash Transfers
WeT	Waseela-e-Taleem
WRLMP	Women’s Right to Legal Property

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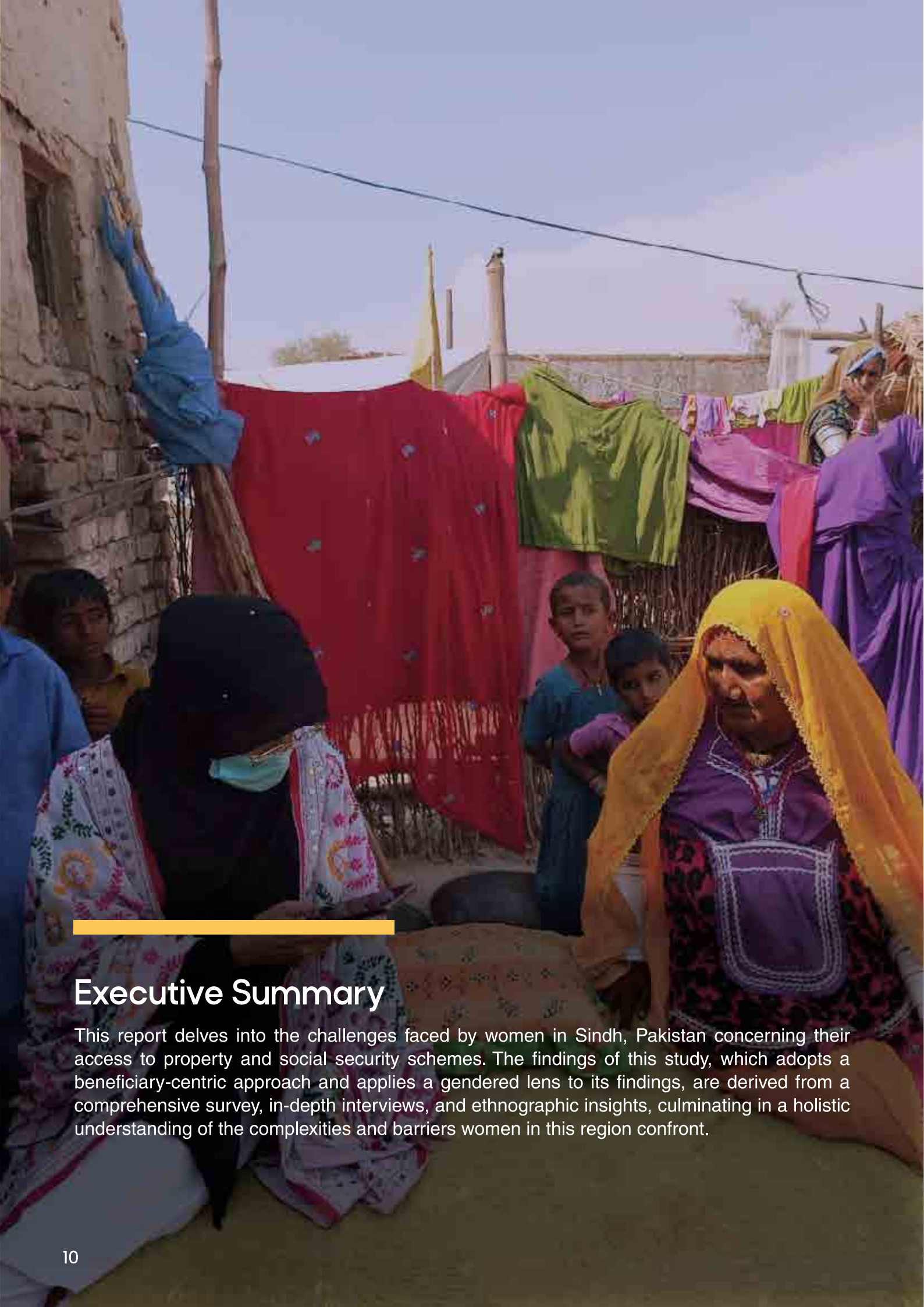
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Executive Summary

This report delves into the challenges faced by women in Sindh, Pakistan concerning their access to property and social security schemes. The findings of this study, which adopts a beneficiary-centric approach and applies a gendered lens to its findings, are derived from a comprehensive survey, in-depth interviews, and ethnographic insights, culminating in a holistic understanding of the complexities and barriers women in this region confront.

Property (non) Ownership and the Role of Social Security Schemes:

There is a significant disparity between self-reported immovable property ownership and legal property ownership. Around 33% of respondents identified as property owners; however, only 34% of this group had their property officially registered. This discrepancy suggests that many women perceive themselves as property owners without the legal rights and documentation to support such claims.

The study also unravels that most women, 61%, do not derive any income from their immovable property. Even among those generating income, less than half have complete control over it, as male family members often receive and decide on its usage, which underlines the critical need for accessible financial resources, especially for most women who do not earn income from their property.

Furthermore, the study explores the role of social security schemes in influencing women's decision-making power and financial independence. It notes that in the absence of substantial property ownership, social security schemes serve as a pathway to financial freedom, allowing women to contribute to supporting their families. The positive impacts of unconditional cash transfers are highlighted, including asset creation, enhanced financial independence, and improved decision-making abilities.

However, challenges arise in the context of natural disasters, such as floods, where delayed cash transfers from the government can have detrimental effects on women. A significant percentage of respondents reported damage to household infrastructure due to floods, with a subset indicating a lack of financial assistance. The delayed funding erodes faith in social security measures and incurs opportunity costs, hindering property reconstruction and affecting women's productivity and engagement within the social and economic realm.

Challenges to Women's Access and Acquisition of Property:

The intricate tapestry of hurdles women confront in pursuing property rights includes challenges (perceived or otherwise) stemming from cultural influences, social intricacies, practical complexities, and information gaps, collectively forming a formidable obstacle course.

Respondents report issues such as alienation and threats from family members as reasons why women avoid asserting their property rights, including the right to inheritance. As per the survey data, the top-ranked barriers, including social stigma, cultural legacy of patriarchy, and hostility generated by legal action-are interconnected by the theme of shame. The survey responses and in-depth interviews highlight the societal judgment women face demanding their property rights, creating internal and external shame.

Financial constraints emerge as the most prevalent obstacle, with 35% of respondents citing it as a substantial hindrance to property ownership. Given the demographic context of low-income, low-access women and unemployed/homemakers, these results align with mobility, education, ownership, and broader economic emancipation findings. Awareness-related obstacles are also pressing, with 29% of respondents indicating a lack of awareness regarding their property rights, emphasizing the necessity for context-specific educational campaigns and legal literacy programs. Logistical constraints, including issues related to documentation and

succession certificates, are highlighted by 19% of respondents, underscoring bureaucratic intricacies that frequently deter women from asserting their property rights. A quarter of survey participants (25%) reported miscellaneous obstacles, such as issues of cultural permissibility and time constraints.

The findings underscore the need for a more streamlined and accessible process, emphasizing the significance of legal reforms in facilitating women's property ownership. Demographic determinants, such as education and livable income, significantly influence women's understanding of property rights. The findings further call for legal reforms, targeted educational interventions, and awareness campaigns tailored to empower women with knowledge about their rights while also underlining the need for a more streamlined and accessible process for property documentation, simplifying bureaucratic procedures, and facilitating access to vital paperwork.

Gaps and Challenges in Women's Access and Acquisition to Social Security Schemes:

In the surveyed cohort of 731 participants, over half lacked awareness of such schemes, with confusion persisting about scheme names and entitlements, often influenced by political maneuvering during elections. Education emerged as a significant factor, showcasing a positive correlation with awareness, while regional disparities underscored the need for tailored interventions. Despite social stigma, particularly among educated women, beneficiaries acknowledged the economic necessity of cash transfers, leading to positive shifts in power dynamics within households.

Structural barriers were evident, notably in documentation hurdles, with 53% citing the lack of a Computerized National Identity Card (CNIC) as a prominent issue. Corruption, exploitation, and transparency issues in cash transfer processes were prevalent, with arbitrary age limitations leading to exclusions, revealing systemic inefficiencies. Information gaps were filled through informal channels for 53% of participants, but the reliance on such networks posed the risk of misinformation. The study emphasized the critical role of literacy in understanding official communications and the need for a structured communication strategy.

Mobility challenges significantly constrain women, with 68% invariably accompanied, reflecting cultural norms. The in-depth interviews highlight instances of harassment at BISP centers, where women face difficulties, including requests for extra fees and threats, impacting their mobility. Difficulties at NADRA offices compound the issue, with safety concerns, lack of amenities, and a male-dominated environment hindering accessibility.

The study sheds light on the multifaceted course of barriers women encounters, encompassing harassment, exploitation, and gender-based obstacles in social security access.

Targeted interventions, improved communication strategies, and robust institutional reforms are imperative to address these challenges, fostering transparency and equitable processes.

Recommendations:

The report concludes with a set of recommendations aimed at addressing the challenges and barriers identified in the study. These recommendations include:

- Launching extensive awareness campaigns targeted at educating women about their rights to property ownership and the array of available social security schemes.
- Streamlining the disbursement process for social security schemes to ensure timely delivery of benefits to beneficiaries.
- Sensitization of staff at cash disbursement centers and the creation of women-centric spaces to facilitate the participation of women in these schemes.
- Improving women's mobility and access to social security scheme offices to reduce logistical challenges.
- Ensuring inclusivity in the registration process to accommodate the diverse needs and situations of women.
- Establishing more robust support mechanisms and comprehensive financial and digital literacy programs.
- Implementing effective monitoring and evaluation to improve and optimize social security schemes continuously.

In summation, this report unequivocally emphasizes the pressing need for tailored policy interventions, robust awareness campaigns, and educational empowerment initiatives to overcome the barriers women in Sindh, Pakistan, face in asserting their property rights and accessing social security schemes. Addressing these issues is essential for promoting gender equality and economic empowerment in the region.

1. Introduction

Women's property ownership is an issue that has persisted worldwide, with less than 20% of land owned by women globally⁴. Despite the constitutional provisions of the Islamic Republic of Pakistan (1973), which grant equality to women in “the right to acquire, hold and dispose of the property in any part of Pakistan” (Article 23), and which safeguard women against “compulsorily deprivation of property” (Article 24); acquisition of property for women remains challenging. For example, 97% of Pakistani women are unable to successfully access and acquire land that they have inherited, according to the Demographic and Health Survey (2017-18)⁵.

Property rights are instrumental in empowering women and fostering gender equality in households and communities. They offer economic stability through income, rent, or social standing, catalyzing economic development. However, women continue to face significant barriers to land ownership and control. The strong influence of patriarchal values and administrative constraints significantly impede women's property ownership rights. Factors such as lack of education and employment opportunities further deteriorate women's social and economic position in the society⁶.

Existing literature infers that "women's empowerment, gender equality, and poverty reduction"⁷ are interconnected notions. Accordingly, the Beijing Platform for Action (1995) recommends that all participant nations, including Pakistan, address the persistent and rising burden of poverty faced by women⁸.

In Pakistan, social protection initiatives aim to provide a steady, minimal income to the most vulnerable individuals, particularly women who otherwise have limited access to asset ownership, equipping them with resources to sustain their livelihoods and ultimately escape poverty⁹. These initiatives enhance individuals' ability to manage and cope with potential interruptions or losses in their income.¹⁰

One such program is the "Benazir Income Support Program (BISP)"¹¹, launched in 2008 in alignment with the Sustainable Development Goals (SDGs). BISP aims to mitigate the impact of rising inflation, economic stagnation, and food crises through Unconditional Cash Transfers (UCT) to eligible women, disbursing PKR 563.57 billion, to over 5.6 million beneficiary families as of January 2019¹². To establish eligibility, it gauges families' poverty levels through a 2011 proxy means test (PMT) and the National Socioeconomic Registry (NSER).¹³

4. Villa, M. (2017). Women Own Less Than 20% of the World's Land: It's Time to Give Them Equal Property Rights. World Economic Forum: <https://www.weforum.org/agenda/2017/01/women-own-less-than-20-of-the-worlds-land-its-time-to-give-them-equal-property-rights/>.

5. Iqbal Institute of Policy Studies (n.d.). Barriers to Property Ownership for Women in Developing Countries. Iqbal Institute of Policy Studies – IIPS: <https://iips.com.pk/barriers-to-property-ownership-for-women-in-developing-countries/>.

6. Jacob, P. (2022). Reimagining Women's Property Rights: The Challenges for Minority Religious Communities. LAS. <https://reimagining-women-property-rights>

7. Narayan, Deepa. 2002. Empowerment and Poverty Reduction: A Sourcebook. © Washington, DC: World Bank. <http://hdl.handle.net/10986/15239>

8. United Nations. 1995. Report of the Fourth World Conference, Beijing. New York: 4-15. <https://www.un.org/womenwatch/daw/beijing/pdf/Beijing>.

9. World Bank (2013). Social Protection in Pakistan. World Bank.

10. Asian Development Bank. (n.d.). SOCIAL PROTECTION: Our Framework Policies and Strategies. Asian Development Bank. 1.

11. BISP (2022). Benazir Income Support Programme: Press Release. Government of Pakistan.

12. Additional Financing of Social Development Project. (2019). DETAILED SECTOR ASSESSMENT: BISP AND PAKISTAN'S SOCIAL PROTECTION AGENDA. <https://lnadbg4.adb.org/>

13. Watson, C., Lone, T., Qazi, U., Smith, G., & Rashid, F. (2017). Shock-Responsive Social Protection Systems: A Case Study on Pakistan. <https://www.opml.co.uk/files/Publications/a0408-shock-responsive-social-protection-systems/opm-case-study-2017-srsp-pakistan>

While providing unconditional cash transfers (UCT) to women in low-income families continues to be the program's mainstay, BISP has also started additional interventions, such as Waseela-e-Taleem (WeT), an education-linked conditional cash transfer (CCT)¹⁴. BISP has yielded successful results, including a 3% reduction in the poverty gap, improved household incomes, a boost in women's empowerment, and a 10% increase in school enrollment of children aged 5-12. However, it faces criticism for its inability to combat frauds, misallocations, and leakages, as well as its limited institutional capacity that hinders the integration of social protection with human capital development.

Another notable social protection and poverty eradication initiative is the Ehsaas Program, introduced in 2019 by the Pakistan Tehreek e Insaaf (PTI) government. The program takes a multifaceted approach to tackling the underlying causes of poverty and ensures that recipients have access to basic facilities and services. The Ehsaas Kafalat project benefits approximately 4.25 million women in Pakistan, providing them with a monthly stipend of PKR 2,000 each. In Sindh, 2.4 million women presently receive monthly stipends, and over five million households in the province also received emergency cash transfers from the Ehsaas program during the Covid-19 crisis, totaling Rs 56.7 billion. In Karachi, other Ehsaas projects, such as Kafalat and educational support, have also been implemented, benefiting numerous households and children¹⁵.

Although social protection schemes like BISP and Ehsaas Program hold the potential to alleviate poverty among women, their accessibility is marred by significant challenges. These obstacles stem from complex administrative processes, deficiencies in obtaining and possessing necessary documentation such as CNICs (Computerized National Identity Cards), and a pervasive lack of awareness regarding program procedures. Cultural norms deeply rooted in society compound these challenges, creating a multifaceted obstacle course. However, it is noteworthy that research on this topic, which adopts a beneficiary-centric approach and applies a gendered lens to its findings, remains scarce.

1.1 Research Objective

The Legal Aid Society (LAS), under the Women's Right to Legal and Matrimonial Property (WRLMP) is committed to enhancing women's awareness regarding property ownership and social security schemes, to meet our primary objective of fostering empowerment and economic growth.

Under this program, this research paper aims to explore the intricacies of cultural and structural barriers that impede women's acquisition and access to property (movable and immovable) and social security mechanisms (BISP and Ehsaas)¹⁶, which are instrumental in understanding their degree and potential for financial emancipation.

14. Gazdar, H., Samar, Z. (2014). Final Report of the Beneficiary Feedback Survey, National Cash Transfer Programme: Pakistan. Collective for Social Science Research. 6-15.

15. Ehsaas Program, E. (n.d.). A Comprehensive Overview & SubPrograms. Retrieved from Ehsaas: <https://ehsaasprogram.net.pk/ehsaas-program-an-overview/>

16. BISP and Ehsaas are the only two social security programs that women are somewhat aware of/ benefit from in the concerned regions as explicated by our survey data and in-depth interviews.

1.2 Structure of the Research

This research paper is structured as follows:

The introduction expands on women's property rights in Pakistan and explores the significance of social security schemes coupled with an overview of existing social security schemes and their relevance. The research methodology section offers insights into targeted districts, data collection, maintenance, and analysis processes, including the survey instrument, key informant interviews, and summary statistics.

Findings are presented across four domains:

- Property (non) ownership and reliance on social security schemes
- Asset creation and depletion, and its connections with social security schemes
- Barriers to women's property ownership- cultural and administrative gaps
- Challenges hindering women's access to social security mechanisms- cultural and structural barriers.

The final section covers recommendations from research participants, outlines limitations, and offers a conclusion along with charting a way forward to expand the scope of the study.



2. Research Methodology

This research study undertook a mixed-method approach, whereby, following the completion of a quantitative survey, a targeted qualitative data collection methodology was employed to gather nuanced insights into the gaps and challenges that hinder women's access and acquisition to social security schemes and property ownership in Pakistan.

2.1 Quantitative Data Collection

Our quantitative household survey targeted 750 women across three regions in Sindh, Pakistan: Karachi, Larkana, and Shaheed Benazirabad. The data collection approach involved a Computer Assisted Personal Interviews (CAPI) technique facilitated through an online data collection software known as SurveyCTO.

Sampling Design

In order to ensure a representative sample, a multi-stage random sampling technique was employed, targeting all women residing in communities under the programmatic intervention.

The Primary Sampling Frame (PSF) comprised a comprehensive list of mapped communities under the scope of program intervention across the three regions, each assigned a unique identification number. 10 communities were then randomly selected from each of the three regions using a random number generator; these communities formed the Primary Sampling Unit (PSU) of the survey.

A disproportionate sampling methodology¹⁷ was employed, whereby 25 surveys were conducted in each selected community, ensuring an equal representation of 250 households from each region. The need for statistical representativeness, confidence level considerations, and feasibility drove the determination of the sample size per region. The resulting sample size of 250 households per region aimed to represent the population adequately.

The respondent selection process entailed randomization at three levels: firstly, the Primary Sampling Unit (PSU), or the community in which surveys were conducted, was identified using a random number generator. This was followed by a randomization protocol used for the selection of the Secondary Sampling Unit (SSU), or the household of the survey, to mitigate the risk of convenience sampling. Randomization protocol included use of the landmark rule, the right-hand rule, and the skip rule for the identification of survey households. Enumerators adhered to our randomized list of communities, starting from landmarks such as schools, universities, marketplaces, and mosques, from which they moved in a clock-wise direction until a cluster of households was reached. Following attempt of survey on the first household on the right-hand side, enumerators skipped two households and attempted the fourth household on the right and continued to do so until the sample of 25 households was successfully achieved. At the end of each line of households, enumerators moved in the right-hand or clockwise direction until the next line or cluster of households was reached.

Upon identification of the household, enumerators proceeded to randomly identify the Ultimate Sampling Unit (USU), i.e., the female participant for the survey, by enlisting names and ages of all female household members above 18 years of age into the scripted CAPI software. The software then randomly selected one female for the survey and enumerators were to ensure that only the selected female was interviewed. If unavailable, two more attempts were made on the same household as per reported availability of the respondent. Upon unsuccessful status at the third attempt, names of available female members of the household were listed again for random identification of a replacement respondent.

17. This was done to reflect the proportion of target beneficiaries across the three regions which was set at 3,500 each.



Figure 1: Randomization of Participant Recruitment at three levels

After accounting for attrition, a total of 731 female respondents were successfully surveyed at the end of the data collection cycle, allowing for a 90% confidence interval with a margin of error of +/-5%. This robust sampling approach was designed to capture trends in female property ownership and awareness and access to social security schemes across the target districts, considering representation across education, income, and other socio-demographic variables.

District	Population of Target Beneficiaries	Sample at MoE of +/-5% at 10% CI	Achieved Sample	MoE of Achieved Sample at +/-5% at 10%CI
Karachi	3500	250	233	5%
Larkana	3500	250	249	5%
SBA	3500	250	249	5%

Table 1: Target and Achieved Sample at 90% Confidence Interval with a MoE of +/-5%

Survey Instrument

A robust data collection tool, consisting of five distinct sections, was developed by a team of area experts, including the technical gender lead and the research lead at the LAS. The first section of the tool aimed to capture respondents' demographic particulars, followed by Section B that examined their perceptions of property ownership. Section C explored household decision-making dynamics, unravelling factors influencing women's household agency. Section D focused on assessing gaps in women's access to social security, highlighting potential areas for improvement, and Section E aimed to explore women's experiences with LAS's legal clinics- if they had attended any.

The tool underwent a rigorous vetting process to ensure contextual accuracy. It was further translated into Urdu and Sindhi to limit interviewer bias and ensure valid results. Multiple logic and skip checks were incorporated during the scripting process onto the SurveyCTO platform to enhance data quality and avoid human errors. The questionnaire design underwent multiple vetting stages by the research team to ensure logical and sequential accuracy.

Training and Data Collection Process

Thirty LAS paralegals were recruited as enumerators for the data collection process across Karachi, Larkana, and Shaheed Benazirabad (SBA). These enumerators attended a 2-day training that oriented them on various aspects of data collection, including the use of SurveyCTO, research ethics, randomization protocol, questionnaire administration, and iterative rounds of mock surveys.

Subsequently, all enumerators participated in a pilot exercise to test both randomization protocols and the data collection tool in the field. The pilot exercise was conducted within the same target regions with each enumerator completing 3 to 5 pilot interviews, amounting to a total of over 100 interviews. Data from the pilot exercise was not included in the final data collection and was only used for testing and quality assurance purposes prior to the launch of the fieldwork. Learnings from this pilot phase were reported to the research team and incorporated into the data collection tool for further refinement. Quality assurance of the surveyors was maintained through spot-checks by LAS field teams, and based on pilot data collection and spot-checking scores, a final enumerator team of 25 surveyors was selected to ensure a high standard of data collection and interviewer performance.

The data collection phase involved an ongoing review of received data on pre-set quality parameters, allowing timely identification of any deviations from the set criteria. Rigorous efforts were made to address data quality issues and maintain the dataset's integrity.

Quality Assurance

LAS has utilized a three-stage quality assurance mechanism to ensure adherence to the highest standards of data collection. These three stages are as follows:

- Pre-Fieldwork Quality Assurance
- Fieldwork Quality Assurance
- Post-Fieldwork Quality Assurance

At the pre-fieldwork stage, quality assurance was ensured through contextual translations of the data collection tool with multiple iterations of translation vetting, scripting of the tool into online data collection software with repeat testing and application of logic and skip checks, in-person enumerator trainings with emphasis on mock data collection exercises, and a robust pretesting or pilot phase where respondent selection and data collection protocols are assessed through physical spot checks and data quality is reviewed on pre-set parameters. Parameters of data quality that were reviewed to assess enumerator performance included average duration of interviews, average number of skipped responses, average number of straight responses, and socio-demographic profiling of selected respondents. Enumerators that repeatedly garnered average scores that were 2 standard deviations from the group mean on more than 2 parameters were removed from the final data collection exercise.

At the fieldwork stage, senior district officers or M&E officers accompanied each enumerator for the first 10 interviews to reinforce selection identification and data collection protocols as well as provide continual course correction for the remaining fieldwork. This was further supplemented with spot checks conducted by M&E officers throughout the data collection period. Alongside, collected data was reviewed on a bi-weekly basis on the same parameters of data quality as established at the pre-fieldwork stage. A continual feedback loop was established and any discrepancies in data were raised with enumerators in real-time.

At the post-fieldwork stage, any data entries that were 2 standard deviations from group average on quality parameters were dropped from the final dataset at the time of data analysis to ensure quality. Similarly, all incomplete surveys were removed, adjusting for attrition.

Data Analysis

Data was cleaned and labeled using both Stata and Microsoft Excel. Cross-tabulations were carried out in excel to ensure that data findings were meaningful and aligned with the study's objectives. Further regressions and tests on significance were run using Stata.

2.2 Qualitative Data Collection

In the qualitative phase of this study, a series of 9 In-Depth Interviews (IDIs) were conducted with program beneficiaries receiving some type of social security benefits across the designated target regions: Karachi, Larkana, and Shaheed Benazirabad. An open-ended interview structure was employed to facilitate participants in expressing their thoughts and experiences with ease.

Recruitment Process

The recruitment of participants involved a thorough identification process, adhering to the predefined criteria with the primary requirement being that participants must have been beneficiaries of a social security scheme for the last 1-3 years.

Primary researchers identified both priority and alternative participants from each region to account for potential attrition. A combination of snowball and purposive sampling methods was utilized, with paralegals referring potential participants based on their extensive social networks. The final selection was made in accordance with the predefined criteria for the research study, including the following:

1. Gender: Female
2. Age: 18 and above
3. Beneficiary of at least one social security scheme in the past three years
4. Prior participation in earlier data collections or community awareness sessions by WRLP was preferred (to ensure their previous engagement(s) with LAS and its work to ease the recruitment process for the interview).

To maintain a heterogeneous participant pool, selected individuals represented a wide range of demographics, encompassing profession, marital status and number of children, education level, income, and property ownership. This approach aimed to capture multiple perspectives and experiences. In this process, field officers collaborated with the paralegal network in their respective districts, utilizing a targeted Google form with specific sampling criteria to record potential participants' information.

Upon identifying potential participants, their willingness to participate in the research was confirmed. They were provided with a comprehensive briefing on the research purpose and the interview process. Participants' consent was obtained twice- initially via phone and later in person. A mutually agreed upon date and time for the interviews was established, with each interview having an approximate duration of one hour.

Data Collection

The interview guide, translated into both Urdu and Sindhi languages, was thoroughly vetted by the research team and area experts at LAS. The guide included sufficient probes to assist the interviewer throughout the conversation. Field officers and paralegals accompanied the researchers in field for each interview. While the primary researcher conducted the interviews in Urdu, with necessary translations in Sindhi facilitated by field officers, another program team member accompanied the primary researcher to ensure the collection of field notes.

The unstructured interview format allowed for dynamic, participant-driven conversations. Participants were assured of the confidentiality and anonymity of their identities in the research. Interviews were conducted in the participants' homes, at their convenience, fostering a comfortable and familiar environment conducive to open discussion. The trust participants placed in the research team, based on LAS's established community relations, facilitated candid sharing.

The interviews covered critical themes, exploring participants' backgrounds, education, and income sources. Multiple aspects of property ownership, including its acquisition, management, and cultural influences, were thoroughly examined. Additionally, the interviews delved into gaps and challenges related to access and acquisition of existing social security programs, as well as pressing local community issues and post-natural disaster rehabilitation and relief efforts. Finally, recommendations and suggestions for potential policy changes were gathered from all our interviewees.

Data Recording and Management

All interviews were recorded using the primary researcher's phone and were securely stored in a Google repository, accessible only to the research team. Following the completion of the research study, all interview recordings will be deleted to ensure confidentiality and prevent data breaches.

Data Analysis

IDIs were transcribed into English for ease and subsequent analysis. The qualitative approach sought to unravel emerging themes, patterns, and insights, providing a deeper understanding of the challenges and perspectives of female beneficiaries. We categorized the findings on a Mural Board into themes such as property and social security, cultural attitudes, benefits of cash transfers, barriers to accessing and acquiring social security, and recommendations. This approach helped us thematically explore and understand the main aspects of the data.

Challenges in Participant Recruitment

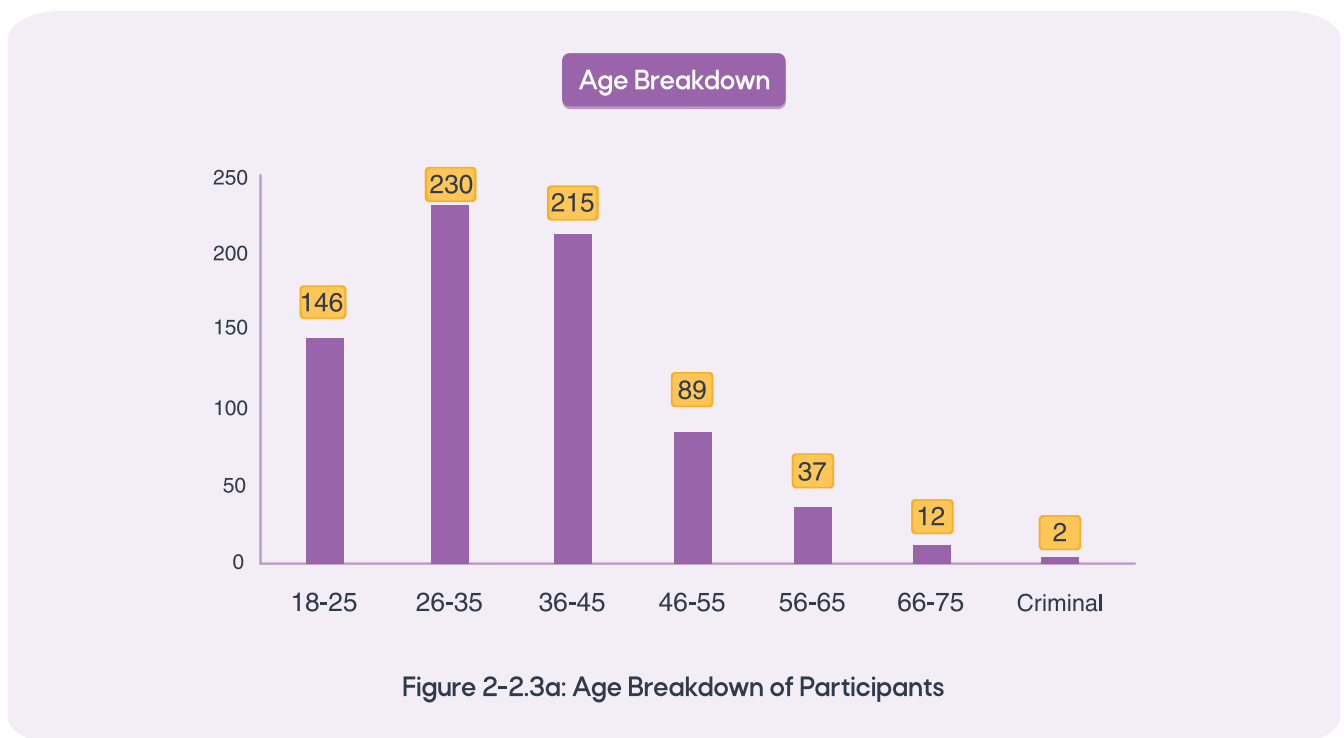
Specific challenges emerged during participant recruitment, primarily stemming from the apprehensions of social security beneficiaries who feared that sharing their experiences might jeopardize their cash transfers. As a result, two participants from Karachi withdrew at the last moment, citing similar concerns, prompting interviews with alternative participants- who were selected based on their similar demographic profiles.

2.3 Participant Profiles

2.3.1 Demographic Profile of Survey Respondents

Demographic profiles of 731 respondents from 3 regions, comprising the quantitative component of this study, are as follows:

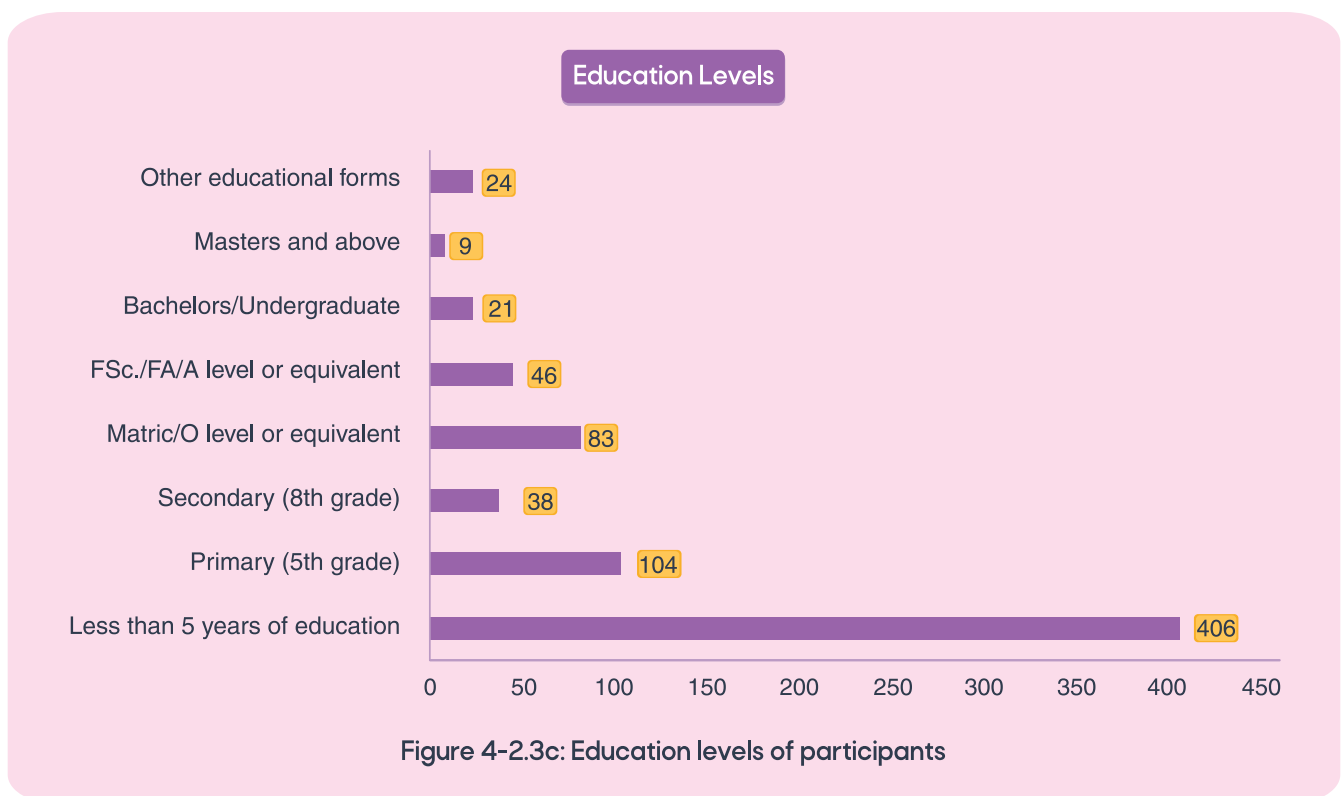
Majority (51%) of the respondents were young women, between 18 and 35 years of age.



Approximately 40% of the surveyed women reported to have a monthly household income below PKR 15,000.



Majority (56%) of respondents reported to have less than 5 years of education.



85% of women surveyed for this research were married, and another 5% had previously been married but were now either widowed or divorced.

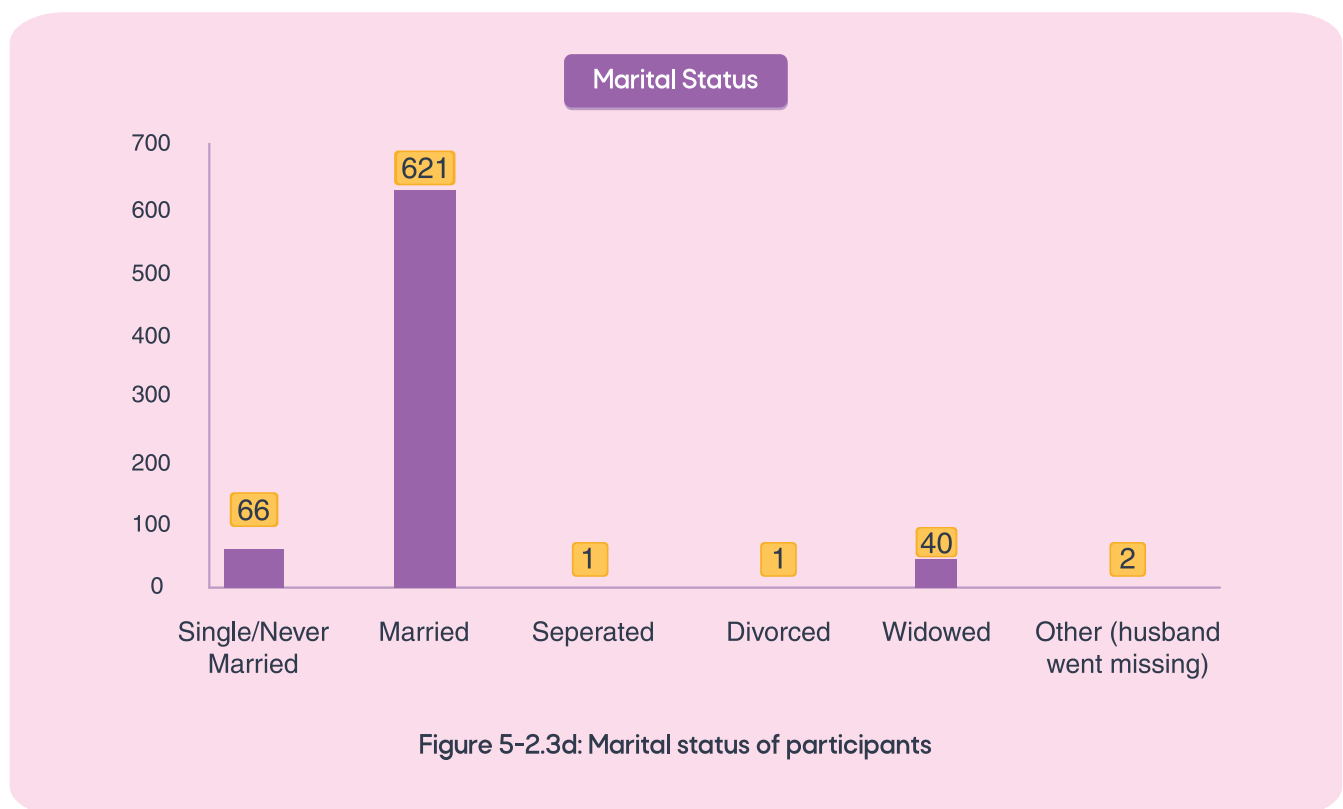


Figure 5-2.3d: Marital status of participants

2.3.2 Demographic Profile of Interview Respondents

SBA

Participants	Age	Household Income	Education	Marital Status	No. of Children	Profession	Ownership of Property
1	36-45	Rs 20,001 to 25,000 per month	Primary	Widowed	7	House Wife	Maybe
2	36-45	Rs More than 60,000 per month	Bachelors/ Undergraduate	Married	3	Government Job	Yes
3	36-45	Rs 25,001 to 30,000 per month	Primary	Married	4	House Wife	Yes

Table 2-2.3a: SBA Respondent Profiles

LARKANA

Participants	Age	Household Income	Education	Marital Status	No. of Children	Profession	Ownership of Property
1	26-35	Rs 10,001 to 15,000 per month	Bachelors/ Undergraduate	Married	4	Homemaker	No
2	36-45	Rs 15,001 to 20,000 per month	Primary	Married	7	Homemaker	No
3	36-45	Rs 20,001 to 25,000 per month	Matric/O level or equivalent	Married	7+	Civil society/NGO activist	No
4	36-45	Rs 15,001 to 20,000 per month	Matric/O level or equivalent	Married	6	Civil society/NGO activist	Yes

Table 4-2.3b: Larkana Respondent Profiles

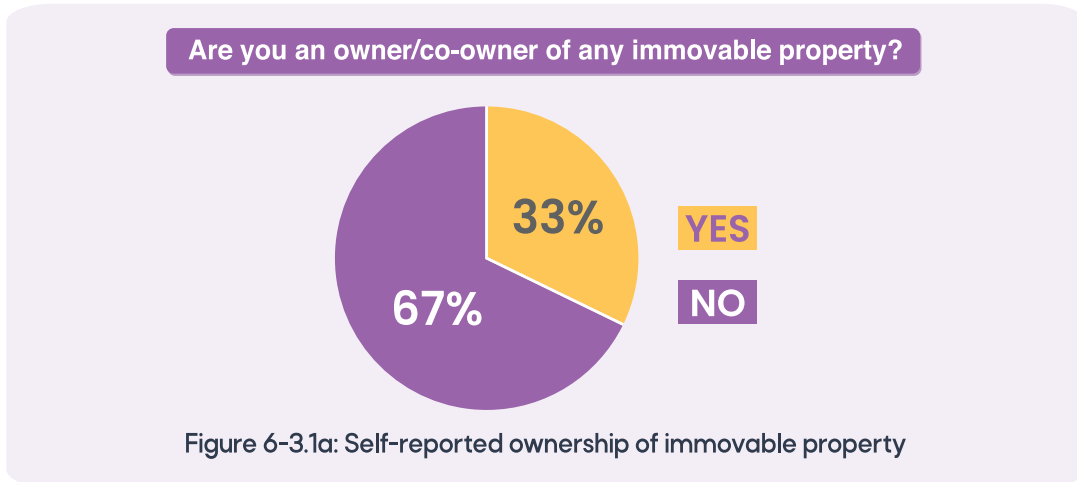
KARACHI

Participants	Age	Household Income	Education	Marital Status	No. of Children	Profession	Ownership of Property
1	26-35	Rs 15,001 to 20,000 per month	Matric/O level or equivalent	Divorced	3	Polio Worker	No
2	36-45	Rs 30,001 to 40,000 per month	Matric/O level or equivalent	Married	4	Polio Worker	Yes

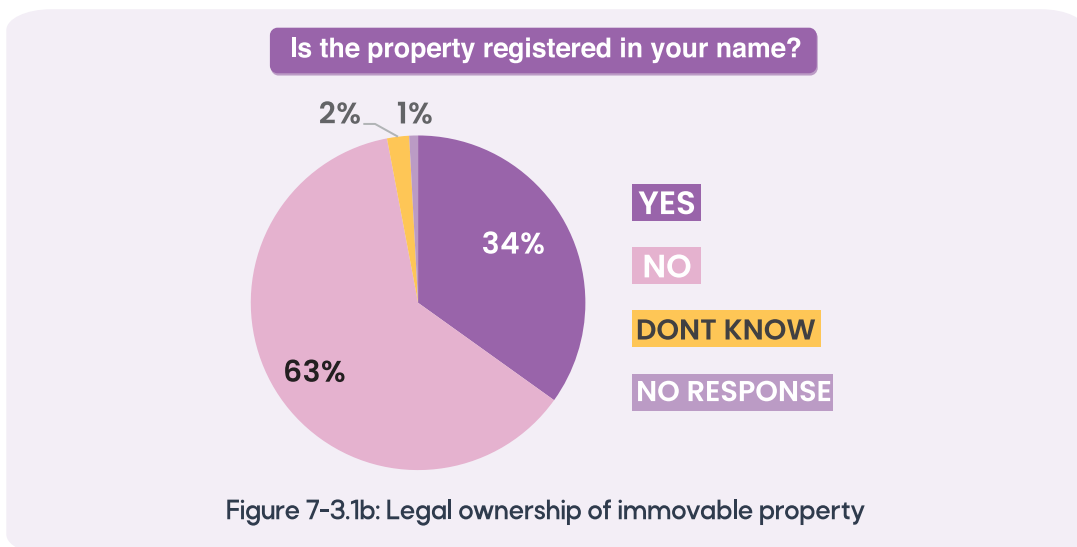
Table 4-2.3c: Karachi Respondent Profiles

3. Research Findings

3.1 Property (non) Ownership and Reliance on Social Security Schemes



The vast majority of the respondents 67% reported to own no immovable property¹⁸, either individually or jointly. On the other hand, 33% of the survey participants claimed to be immovable property owners.



From the 33% who declared themselves as immovable property owners, a follow-up question was asked regarding whether the property was officially registered in their names. To which, a significant 63% of respondents revealed that it was not, while only 34% confirmed having the legal ownership of the property. This revelation reveals a stark contradiction: while many women perceive themselves as property owners, a significant proportion lack the legal rights and documentation to qualify as actual property owners.

18. Immovable property is something that you own but cannot move from one position to another. For example: land, shops, and houses. This definition is extracted from LAS's IEC material, "Muslim Women's Right to Movable and Immovable Property".

Further, upon asking if their property generates any income, around 61% of respondents revealed that their immovable property does not generate any income, underscoring the absence of financial gains from their property holdings. In contrast, 13% reported earnings below 10,000 PKR per month from their properties. A mere 1% of respondents indicated that their properties generated an estimated monthly income of 10,000 PKR, while 7% mentioned earning between 10,000 and 15,000 PKR per month. Only 6% respondents reported monthly earnings between 15,000 and 25,000 PKR. These findings highlight that only a small minority of women derive economic benefits from their property ownership sufficient to meet their basic sustenance requirements.

Does your property (land, house, apartment, shop etc.) generate any income? If yes, approximately how much income does it generate per month?

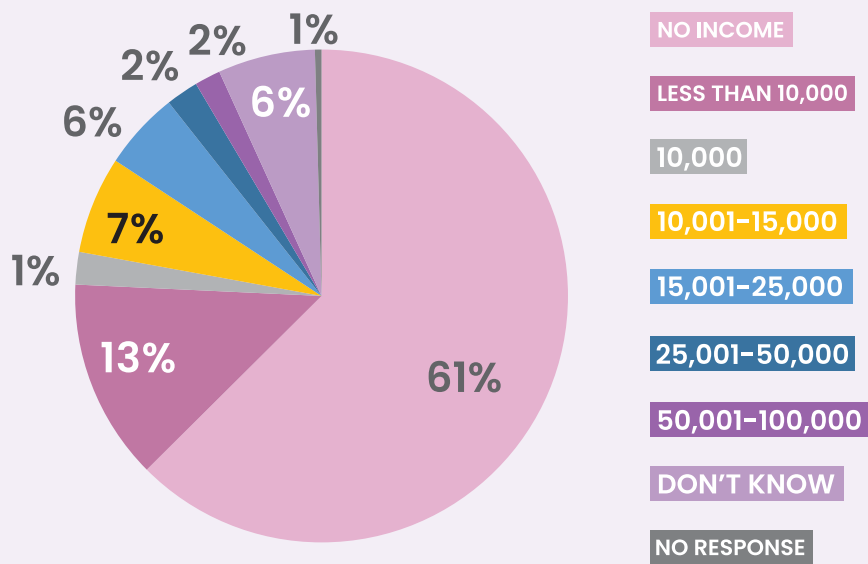


Figure 8-3.1c: Income generation from immovable property

Who has Access to Income from Immovable Property?

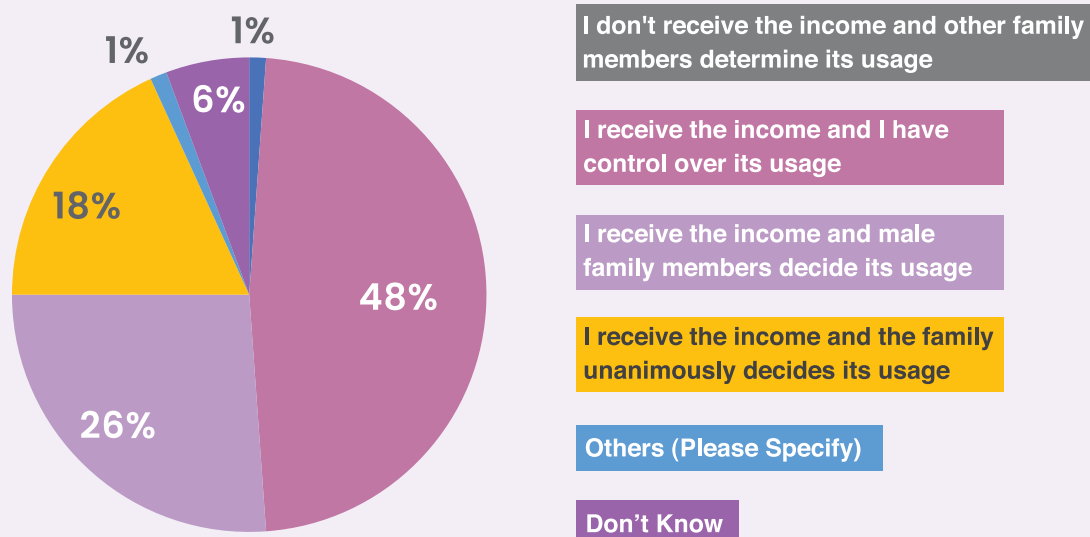


Figure 9-3.1d: Gendered access to income from immovable property

It is also crucial to state that women whose property is generating income, **only less than half** (48%) have complete access and control over the income. In most cases, male family members receive the income and decide its usage.

Hence, our data underscores the critical need for accessible financial resources, particularly for the substantial 61% majority of women who do not earn any income from their property. This places them at a heightened risk of falling into poverty, resulting in economic disempowerment and marginalization. Research consistently demonstrates an inverse relationship between property ownership and poverty. Those without land holdings face heightened vulnerability and increased infant mortality, especially during times of famine. Consequently, women and children are disproportionately affected when their access to household resources like land is mediated through men. Direct land ownership significantly reduces the risk of impoverishment for women and enhances the well-being of both women and their children¹⁹.

“Property ownership is beneficial, but if a woman is not receiving any monthly income despite having property under her name, it will not make much of a difference in her life”(Female, 36-45, Larkana).

19. Office of Women in Development, Bureau for Global Program. 2003. "Women's Property and Inheritance Rights: Improving Lives in Changing Times." A Women in Development Technical Assistance Project. Washington DC.

According to Pakistan's employment statistics for 2020-2021, 5.1% of men and 7.4% of women were unemployed in rural areas. In urban centers, 6% of men and a 16.4% of women were not part of the workforce²⁰. Considering the minimum wage set at just 25,000 rupees in Sindh²¹, managing household expenditures is exceedingly challenging even for men and women in workforce, especially those with an average of 3-4 children²². As a result, women often rely on alternative sources for sustenance, such as unconditional cash transfers.

Our IDIs shed light on how a combination of property rights and social protection schemes profoundly influences women's decision-making power. In the absence of substantial property ownership by women, social security schemes serve as a pathway to financial independence. This, in turn, shapes women's roles within the household, enabling them to contribute towards supporting their spouses.

Women are able to spend BISP/Ehsaas cash transfers on daily and monthly expenditure including groceries, children's education etc.

Women ask/help other women in the community, which have strengthened social ties and community bonds.

Women's mobility increased as cash transfers started. Women have started to go out more to get their installments/inquire about them from the BISP center or bank.

Women, particularly those with formal education, have become more vocal about their rights.

Women/wives have greater assertive power when they have support of strong matriarchal figure such as mother in law. Social security schemes have improved familial relationships.

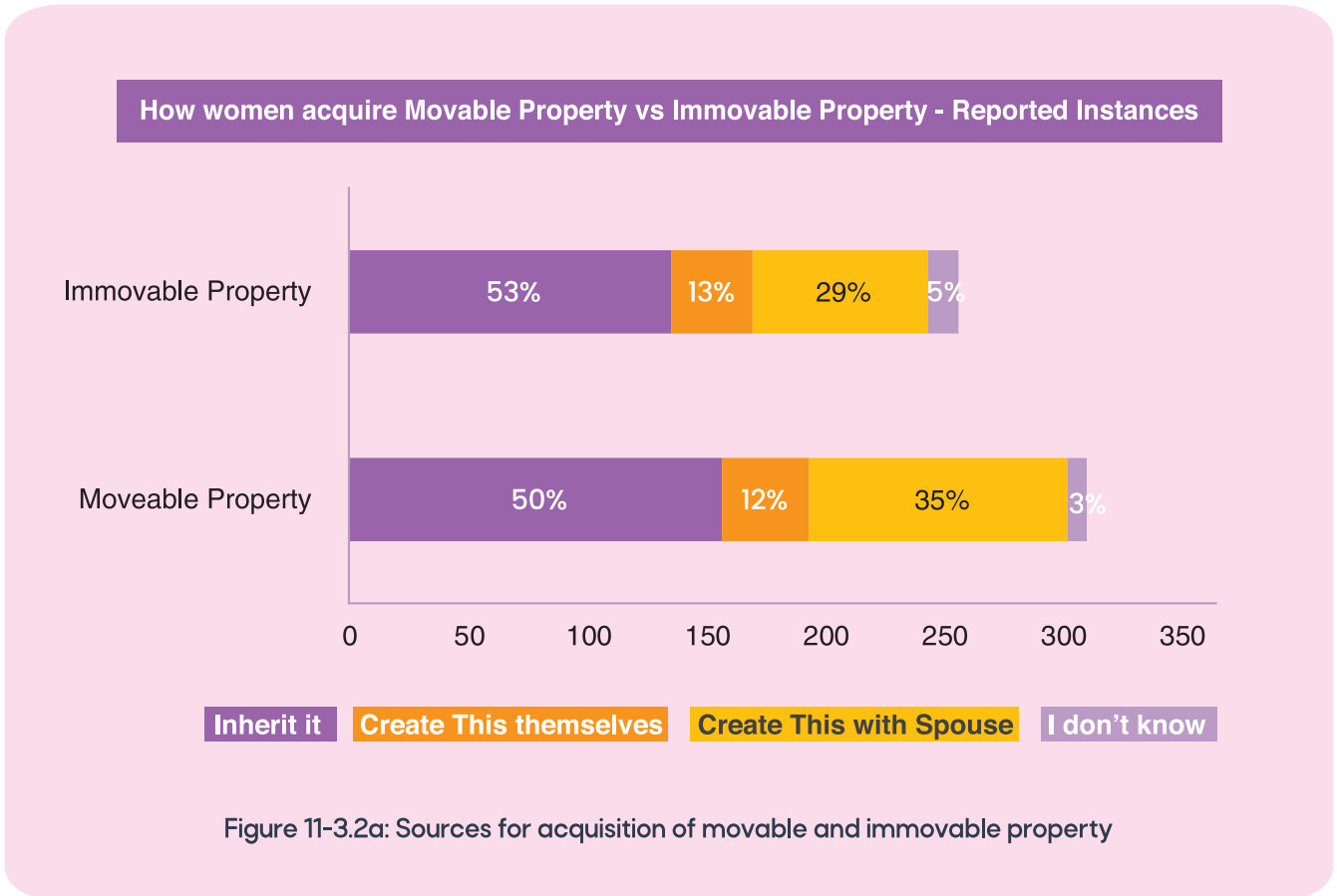
Figure 10-3.1d: Positive impacts of unconditional cash transfers

20. Government of Pakistan, Ministry of Planning, Development & Special Initiatives. Pakistan Bureau of Statistics. Pakistan Labour Force Survey 2020-21. <https://www.pbs.gov.pk/>.

21. Labor and Human Resources Department. "Finance." Government of Sindh. 2021.

22. Government of Pakistan, Ministry of Planning, Development and Special Initiatives, Pakistan Bureau of Statistics. Pakistan Demographic Survey-2020. November 2022. https://www.pbs.gov.pk/sites/default/files/population/publications/pds2020/Pakistan_Demographic_Survey-2020.pdf

3.2 Asset Creation and Depletion and its Connections with Social Security Schemes



Around 43% of respondents have reported ownership of movable property, surpassing the number of those who self-report ownership of immovable property 257 (35%). When asked how they acquired their movable property, around 50% indicated that they inherited it from their parents, in-laws, or relatives. Furthermore, around 12% women stated that they created this property jointly with spouse (co-ownership) and another 35% women reported to have created/earned these movable assets themselves. These responses underscore the perceived value of personal assets, as evidenced by the creation of movable property through collaboration with spouses and individual efforts.

In your opinion, which spouse should have ownership of the following types of movable property?

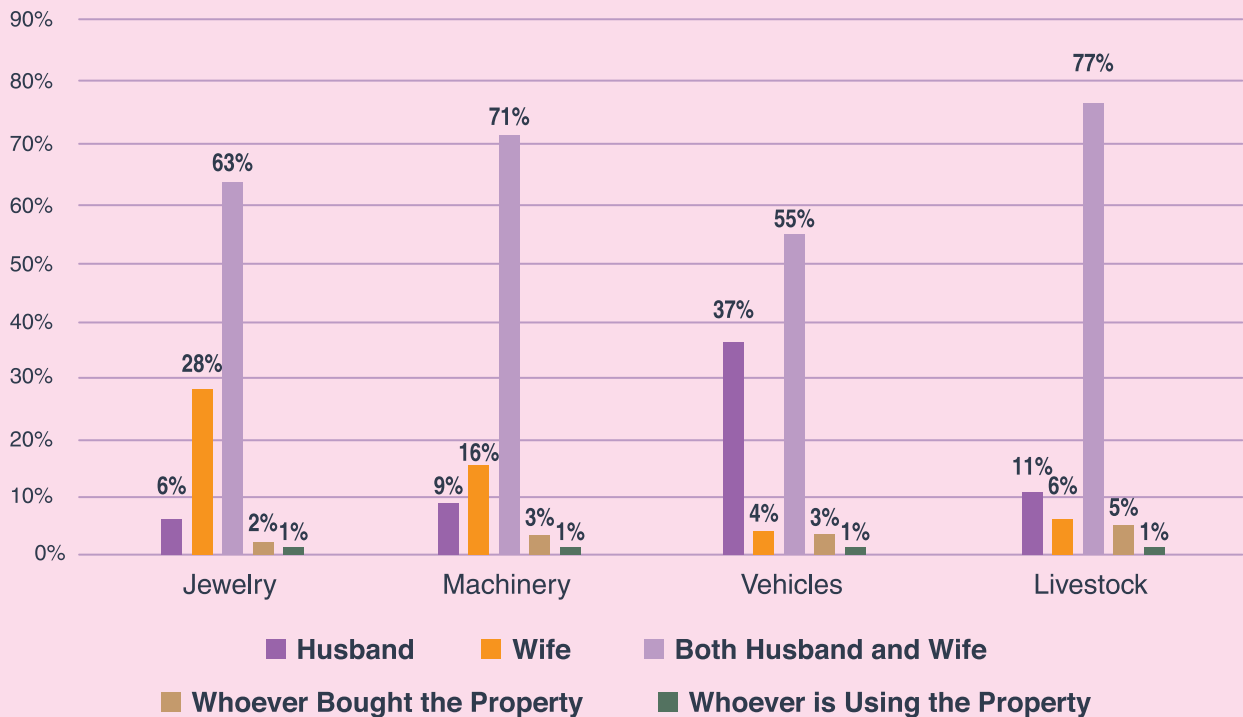


Figure 12-3.2b: Perceptions on gendered ownership of movable assets

Despite women expressing a perceived joint ownership of all movable assets, they afford themselves a smaller share of ownership or control in various categories of movable assets compared to men. Findings from our survey highlight this disparity: only 28% of respondents consider jewelry (which is gendered, due to marriage customs in Pakistan), 16% of respondents perceive machinery, a mere 4% of respondents perceive vehicles, and just 6% of respondents perceive livestock to be movable assets that should be exclusively owned or controlled by women in a marriage. These statistics reveal a substantial gender gap, emphasizing that women typically have a lesser-perceived stake in owning and managing certain types of assets. Furthermore, only a minority of movable asset ownership is determined by the original purchaser, irrespective of gender, suggesting that historical patterns of property acquisition continue to influence ownership dynamics. Similarly, perceived property control by the person currently using the asset is limited, suggesting that practicality does not always align with the preferences or needs of women.

Another key finding of this study reveals women’s ownership of movable property as a result of their individual efforts, hinting towards the significance of the financial support afforded to them through social security schemes. This is further substantiated through detailed IDIs, which allow a more nuanced comprehension of the impact of social security schemes on property ownership.

“From the first installment I received, I bought a sewing machine. With that, I then helped my son buy a bike, as he goes to Dokri and it was very costly in rickshaws. Now, as soon as I receive money, I take a rickshaw and buy things for my shop. I invest it all in my shop” (Female, 36-45, Larkana).

In all three regions under study- SBA, Larkana, and Karachi- women reported using funds received from social security schemes for daily expenses, as well as for saving and investing to acquire movable assets such as sewing machines, fans, and livestock.

“Many women in our community do some savings and buy hens or goats or a sewing machine and earn from that” (Female, 26-35, SBA).

“I have seen in villages around me where women have bought poultry or goats and now, they are earning by selling eggs and milk. During rain, most of them then sold their goats for some cash to sustain themselves. And those who are not receiving social security money, I wish that they start receiving too so they could sustain themselves” (Female, 36-45, Larkana).

Over time, social security schemes have emerged as catalysts for building an entrepreneurial spirit among women. The impact of cash transfers extends beyond mere spending; it influences women's savings and income, enhancing their financial independence, allowing them to acquire assets and demonstrate their ability to manage them more effectively in order to generate monthly incomes. Beneficiaries also expressed that the confidence instilled by cash transfers made it easier to secure loans, as they were assured of their ability to repay.

Furthermore, these programs have augmented women's decision-making abilities and household autonomy.

One participant recounted a disagreement with her husband regarding the utilization of the BISP cash transfer:

“I aimed to buy a wooden trunk while my husband wanted a television. Access to this financial resource empowered me to assert my preference and purchase the trunk, allowing me to safeguard essential documents even during unexpected rainfalls” (Female, 36-45, Larkana).

In both Karachi and Larkana, beneficiaries predominantly allocated the funds for household necessities and home improvements, including purchasing of ceiling fans. Some participants explained how they utilize the unconditional cash transfers to cater to their children's nutritional needs- considering their children as their most valuable assets.



3.2.1 Flood Reconstruction Fund and Decision Making

Out of 731 respondents, a significant 60% reported that their houses²³ had suffered damages due to the 2022 floods, highlighting the widespread extent of the devastation caused by flooding.

Damage to Household Infrastructure as a result of Floods

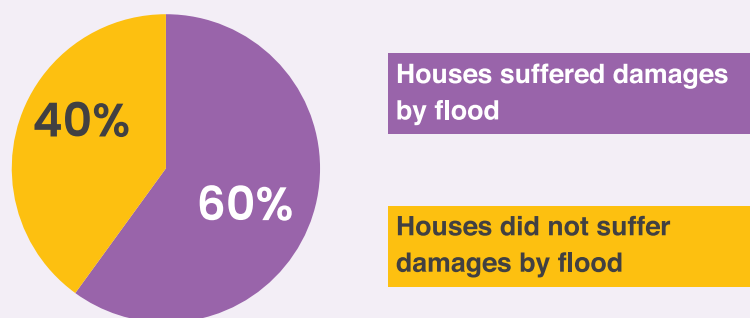
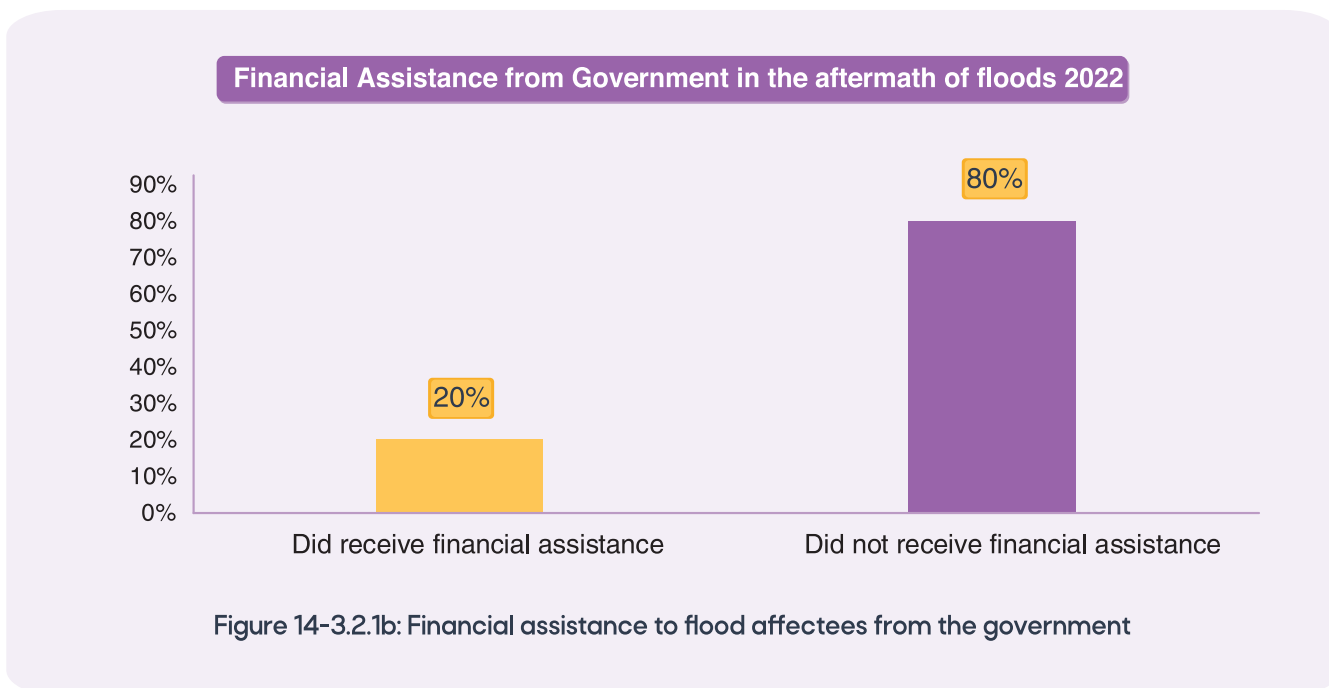


Figure 13-3.2.1a: Prevalence of damage to household infrastructure due to floods

23. Here the word 'house' does not necessarily refer to a 'built' house with utilities, but rather a living/storage space, occasionally with no concrete distinction among rooms, and no real connection to utilities.

Within this group, a subset of nearly 80% respondents claimed to have not received any financial assistance from the government as affectees of the floods.

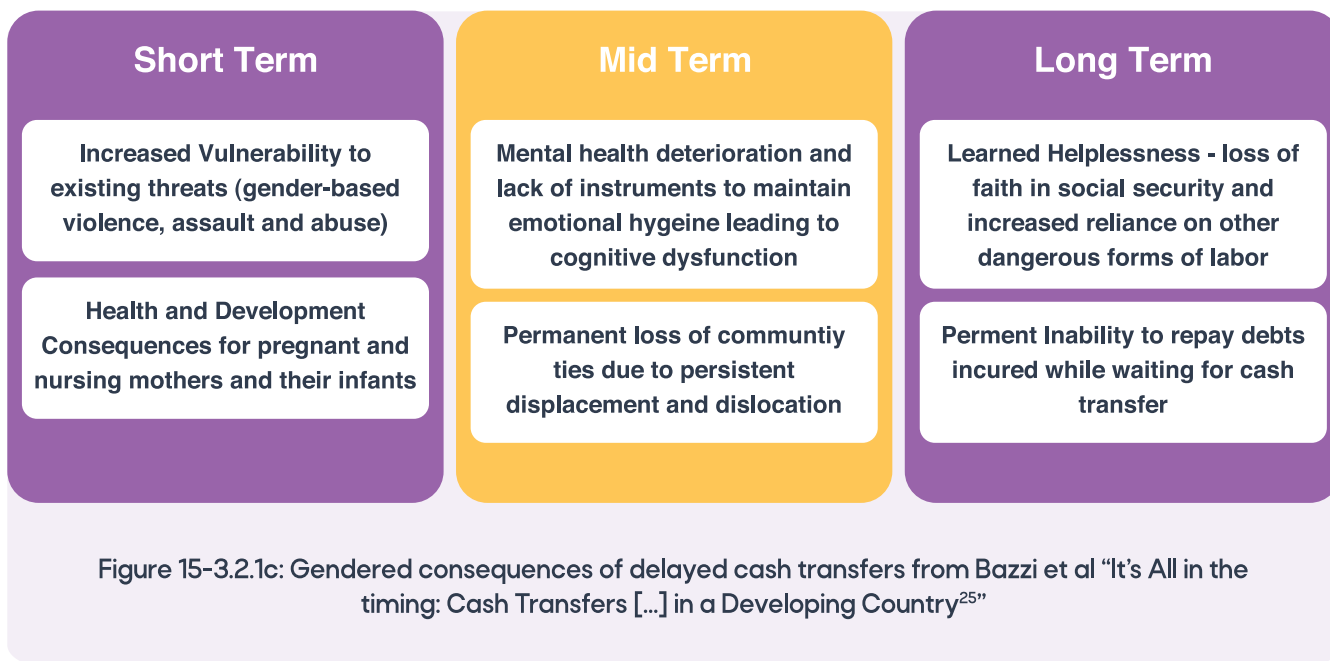


Our IDIs substantiate this information, as women reported that they had not been transferred the flood funding that they had been promised, even in cases where households had completed all the necessary technical and formal documentation to access this funding.

Given that the majority of our respondents are low-income homemakers, typically married to wage laborers and agricultural workers, this delay in receiving funding has detrimental implications for two primary reasons: (a) it can deter them from having faith in, or engaging with, social security measures in the future; and (b) it incurs an opportunity cost, as each day without access to these funds means that they cannot invest into reconstruction of their properties. This, in turn, affects their ability to be productive, gain employment, or participate in household decision-making, childcare, and other responsibilities etc.²⁴

Notably, none of the respondents interviewed claimed to know the reasons behind the delay in funding, nor were they consistently informed about timelines or recalibrations. Shown below (3.2.1c) is a comprehensive list of consequences of delayed cash transfers in context of natural disasters.

24. The Sindh Legal Aid Call Center (SLACC) report on evolving needs during the floods confirms this data and presents a more incisive inquiry into issues with lagged aid.



Interestingly, when women who reported to have received government aid were further questioned on the usage of these funds, 74 out of a total of 92 households that received funding indicated that women were responsible for fund decision-making (>80%).

This positions us to consider this not so much as a gendered issue, but more as a household and state issue, whereby the critical obstacle is delayed funding from the state, and not the absence of household empowerment or decision-making²⁶.

The figure below summarizes this information.

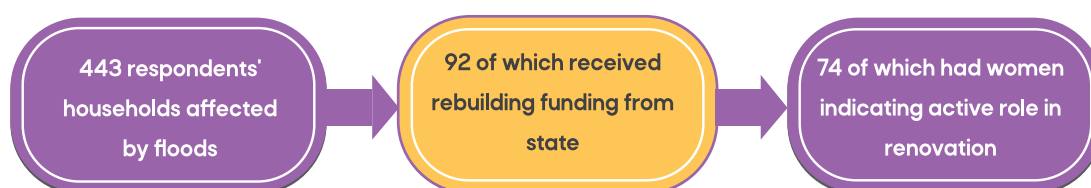


Figure 16-3.2.1d: Branched questions on flood damage, fund access, and gendered fund usage.

25. Bazzi, S., Sumarto, S., & Suryahadi, A. (2015). It's all in the timing: Cash transfers and consumption smoothing in a developing country. *Journal of Economic Behavior & Organization*, 119, 267-288.

26. Gendered control can work in complex/insidious ways that the survey instrument cannot capture, however from the data collected, the issue seems to be delayed transfers – >80% of women indicating an active role in household decision making is well beyond what was the hypothesized outcome of the districts in question.

3.3 Challenges to Women's Access and Acquisition of Property

Our survey data unveils the intricate tapestry of hurdles that women confront in their pursuit of property rights. These challenges (perceived or otherwise), stemming from cultural influences, social intricacies, practical complexities, and information gaps, collectively form a formidable obstacle course. Our findings pertaining to gaps and challenges to women's access and acquisition of property as structured as follows:

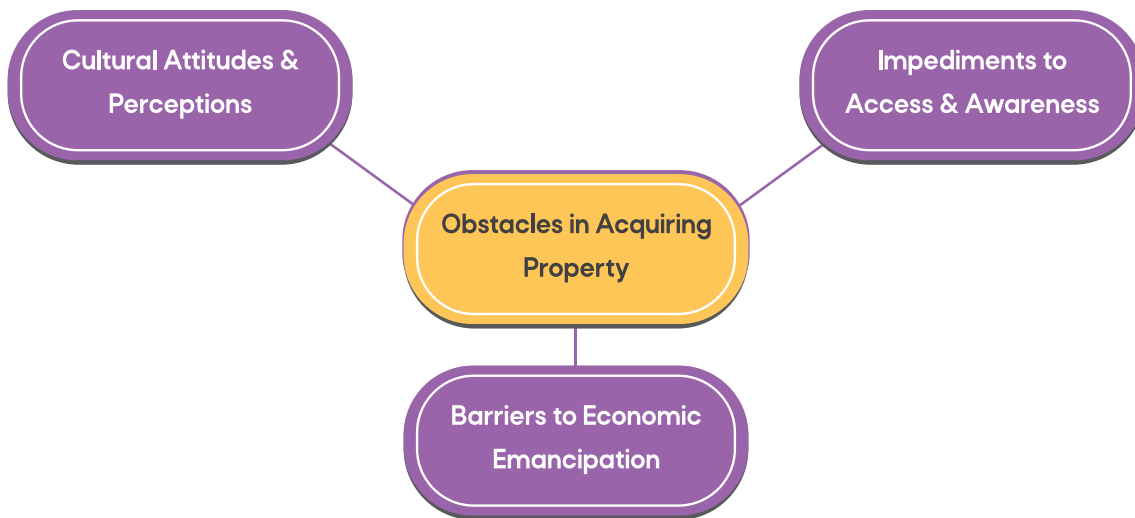


Figure 17-3.3a: Finding flow for women's access to legal property.

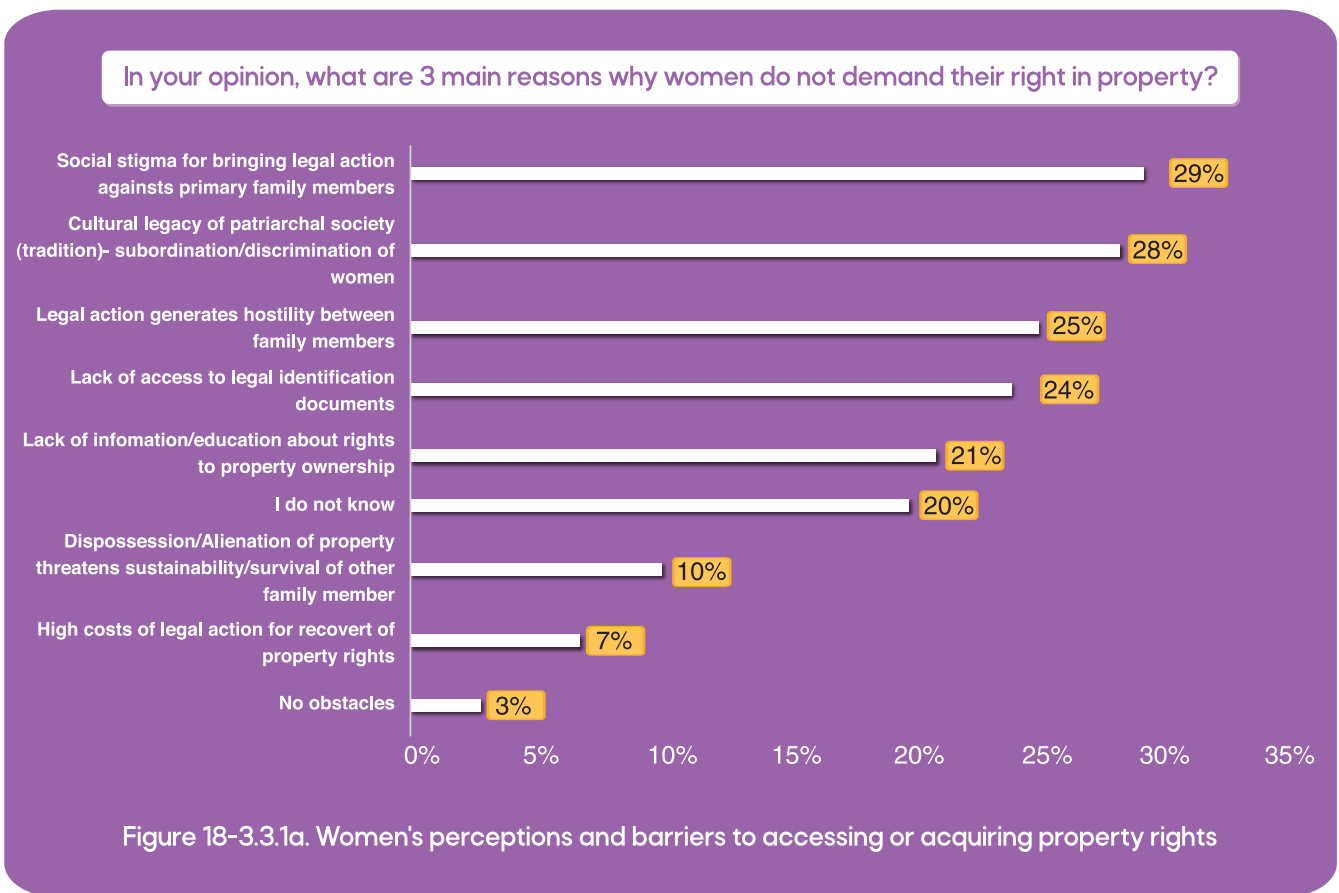
3.3.1 Cultural Attitudes and Perceptions

Figure 3.3.1a below evidences responses pertaining to three key reasons why women face challenges in accessing or acquiring property. The major reason cited by most respondents (29%) is the social stigma associated with legal action against primary family members, if they are the ones to deny the rightful share in property. Given the shared usage of property in Pakistani context, familial control over property acts as an institution that disenfranchises women. A similar obstacle highlighted by 28% of respondents is the overarching influence of patriarchal societal norms and traditions. This is not surprising as literature on the Global South regularly emphasizes, as a critical obstacle, the deeply rooted cultural beliefs that perpetuate the subordination and discrimination of women in property matters, reflecting the lasting impact of age-old traditions²⁷.

27. Butt, I., Beenish & Amir, A., Zada. (2022). Refutation, Relinquishment and Inheritance: Exploring Women's Inheritance Rights in Pakistan. Pakistan Journal of Social Sciences 36 (2): 1001-1009. <http://pjss.bzu.edu.pk/index.php/pjss/article/view/484>.

One in four respondents (25%) perceives that legal action for property rights can lead to hostility between family members- suggesting that legal proceedings, while a means to assert rights, can strain familial relationships. This reflects the complex web of family dynamics and societal pressures that discourage women from pursuing their property rights through legal means.

Approximately 24% of respondents also identify a lack of access to legal identification documents²⁸ as a practical challenge to women’s access to property. This obstacle complicates women's ability to prove their ownership rights and introduces bureaucratic complexities. Further, a lack of information and education regarding women's property ownership rights is cited by 21% of respondents. This underscores the importance of awareness campaigns and educational initiatives to empower women with knowledge about their rights.



Towards the lower end of the spectrum, respondents report issues such as alienation/threat of other family members and financial constraints as reasons why women avoid demanding their share in property. Only 3% respondents report to believe that women do not face any obstacles. Notably, 20% of respondents admit to not being aware of the barriers. Accordingly, the average respondent ranked the following issue:

1. Social Stigma
2. Cultural legacy of Patriarchy
3. Legal Action generates hostility from/among family.

28. Legal identification documents include CNIC, B-form, Family Registration Certificate (FRC), etc.

It is worth noting that all three of these well-ranked barriers to property ownership are interconnected by the theme of shame – the idea of woman demanding property is seen as something shameful – as our IDI respondents illustrate:

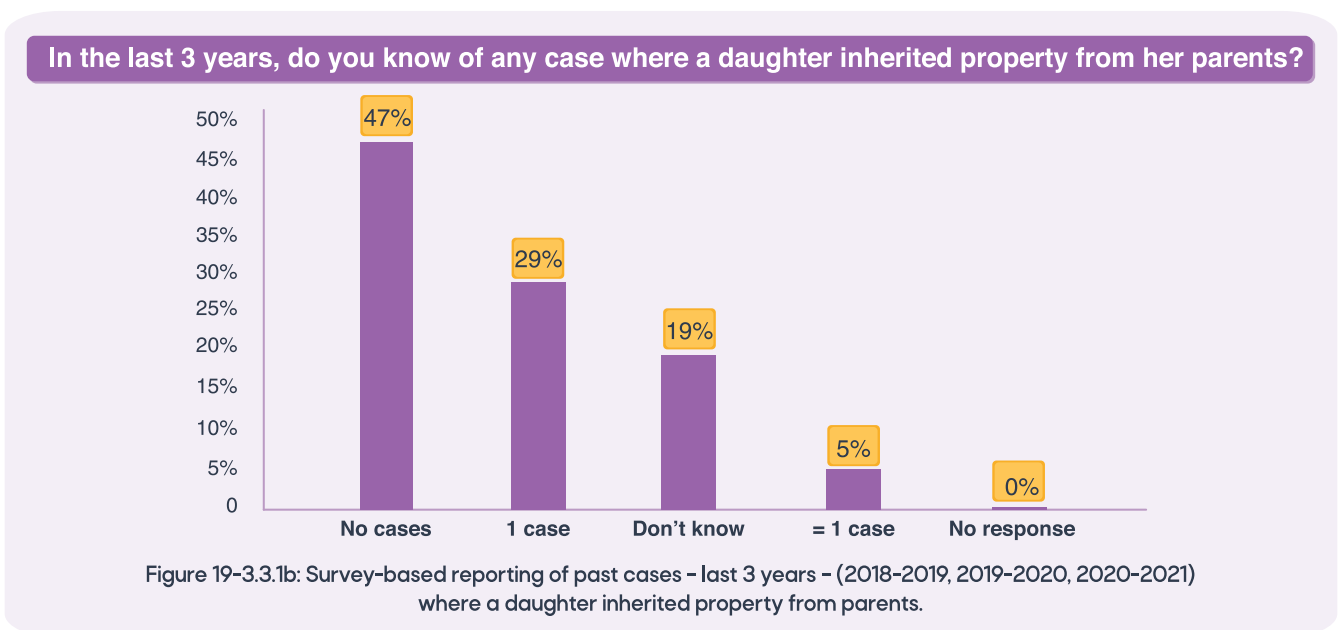
“When a woman asks for her right to property then people start assuming bad things about her, they judge her for asking for her right” (LAS paralegal, Female, 36-45, Larkana).

There is shame exerted both internally, from the nuclear family and externally, from ‘wider society’ (imagined or otherwise). Another survey item that explores “In your opinion, how does society view women who demand their share in property”, respondents noted **“Galat Nazar Se”** or **“in a bad light”**.

Women’s reluctance to assert property rights is perpetuated due to traditional gender norms that discourage assertiveness in women, the social stigma associated with discussions around property, fear of family strife, economic dependence, and social pressure to prioritize family harmony over legal rights²⁹.

There was a minor caveat that if parents willingly bestow property, it is more socially acceptable, however, such willingness is uncommon and unlikely, especially in the absence of parental (or broader familial kin-based) support for women’s claim to property.

Illustrated below are cases or instances reported of a woman demanding her right in property. Over two thirds (67%) women reported not knowing of any cases where a woman inherited property from her parents in the last 3 years, with less than 30% knowing of more than one such instance. This lack of women’s reported awareness stems from deeply-rooted cultural norms, that disproportionately favors male inheritance, lack of education, limited visibility of cases where women inherit property, and legal complications as explored in the IDD.

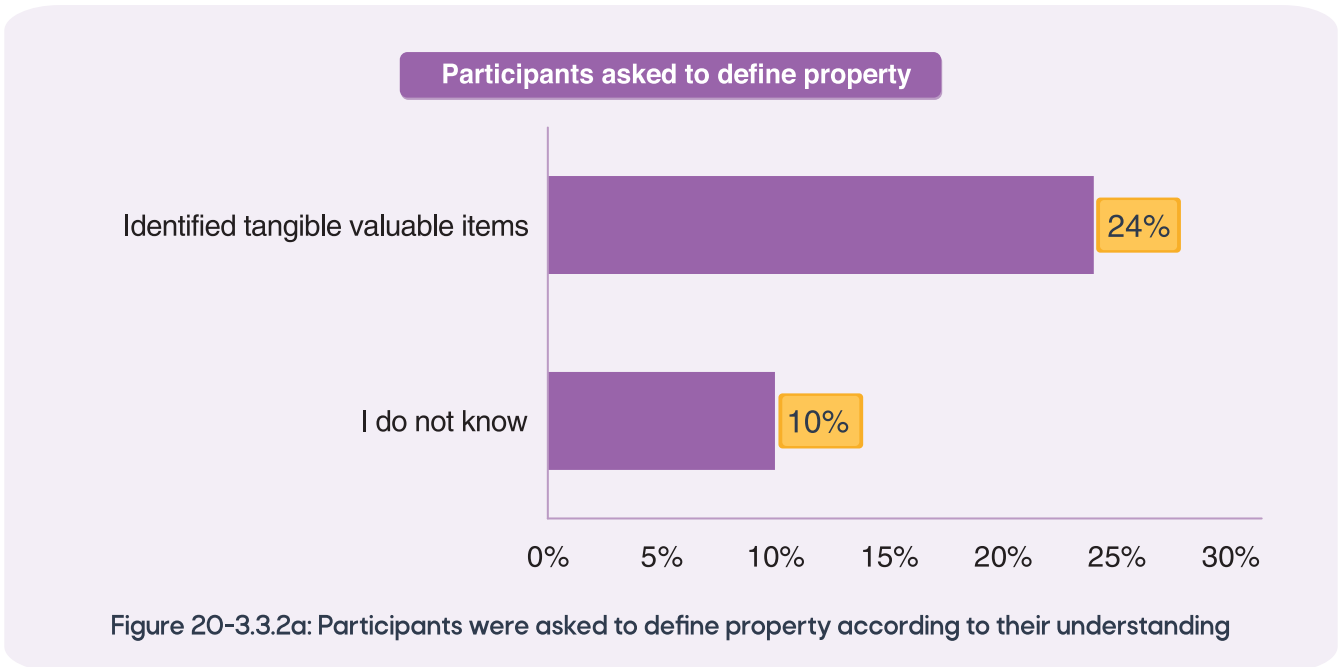


29. Chandran, R. (2017). Property rights campaign for women takes aim at patriarchy in South Asia. Reuters. <https://www.reuters.com/article/us-india-landrights-women-idUSKBN19X2O6/>.



3.3.2 Impediments to Access and Awareness

A crucial aspect of gaining access to property revolves around awareness of one's property rights. This section delves into the challenges associated with accessing property, specifically with issues related to awareness.



Out of the 731 respondents surveyed, 8%, or 61 individuals, responded with 'I do not know' when asked to define property. Furthermore, only 24% identified tangible valuable items, such as jewelry, as property. This not only suggests a limited or virtually nonexistent discourse on property matters but also raises questions about the type of awareness required. Specifically, it highlights the need for fundamental clarity not only regarding their property rights, but also regarding what constitutes as property.

Below, we further explore two key factors as determinants and predictors of awareness to property rights amongst women- demographic predictors and structural determinants.

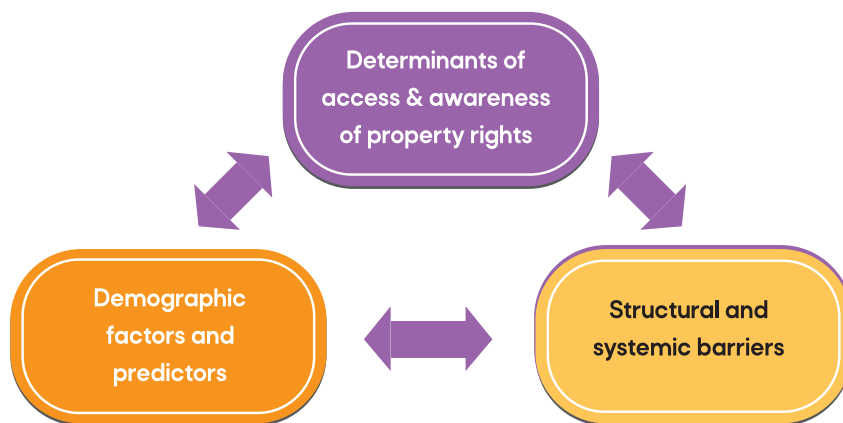
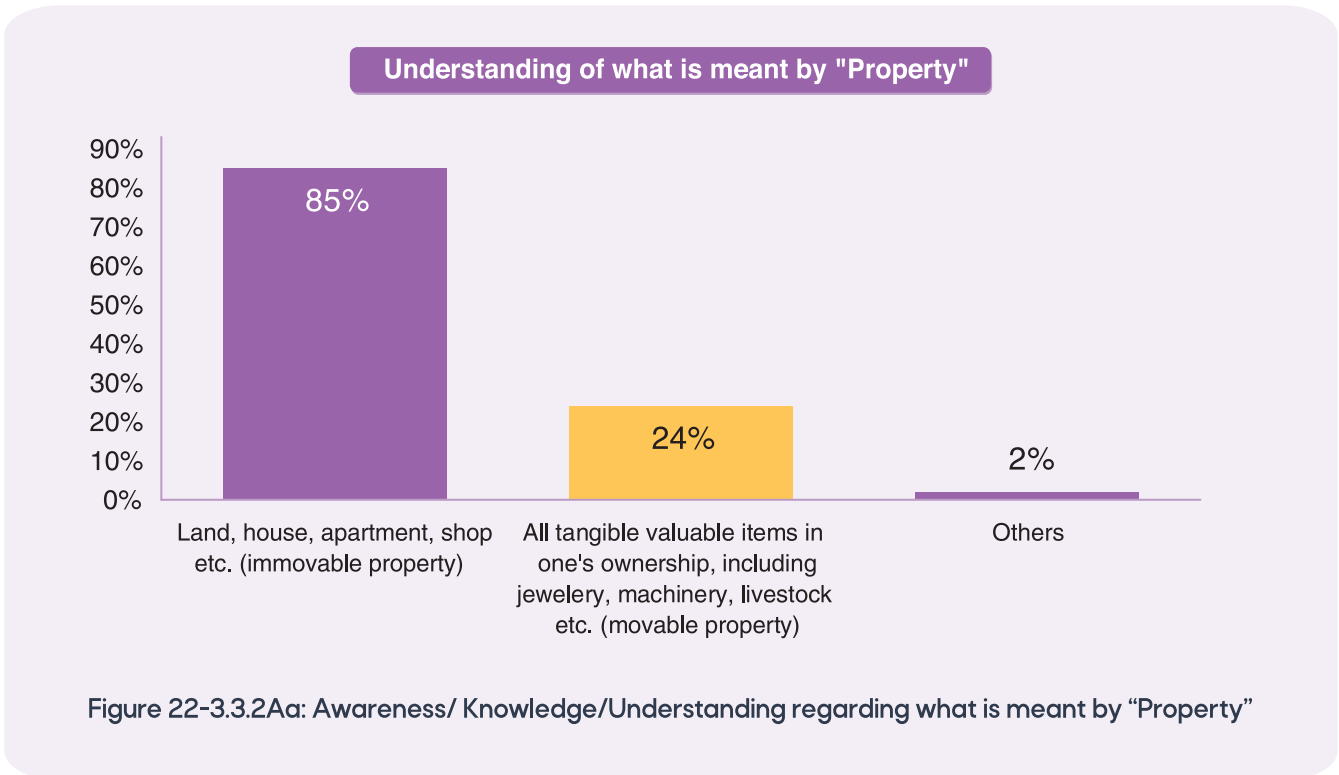


Figure 21-3.3.2b: Structure flow of impediments to access and awareness of property ownership

3.3.2A Demographic Determinants of Awareness and Access

While majority (85%) respondents correctly identify immovable assets as property, only about 20% of all respondents were able to identify both immovable as well as movable assets as property.



In order to understand demographic variables that effect women's understanding or awareness regarding what is meant by property, we regress our dependent variables on five demographic factors that offer enough variation to serve as meaningful predictors for our mode, these are as follows: **education**³⁰ , **livable income**³¹ , **have children**³² , **ownership**³³ , and **district**³⁴.

Other demographic factors such as age, religion, ethnicity, and others were removed due to their homogenous presentation in our dataset (e.g., we had only three Hindu women respondents) or absence (e.g., we had no transwomen in our respondent pool).

Accordingly, the regression equations is as follows:

$$\text{"Understand Property"} = \beta_0 + \beta_1 \text{"Education Level"} + \beta_2 \text{"Livable Income"} + \beta_3 \text{"Children"} + \beta_4 \text{"Marital Status"} + \beta_5 \text{"District"} + \epsilon$$

30. Takes on the value 1 if respondent has studied past fifth grade, and 0 otherwise.

31. Takes on the value 1 if respondent earns \geq 25,000 PKR/month, 0 otherwise. This is the minimum live-able income stipulated by the Sindh Government Finance Department.

32. Takes on the value 1 if the respondent has any children, 0 otherwise.

33. Takes on the value 1 if respondent has legal ownership (documented) over any property, 0 otherwise.

34. Takes on the value 1 if the respondent belongs to an urban district, 0 otherwise.

Results from this regression model are as follows:

	Awareness/ Understanding of what is meant by "Property"
Education	0.519 (3.94)
Have Children	-0.0338 (-0.16)
Liveable Income	0.563 (4.84)
Marital Status	-0.125 (-0.68)
District	0.115 (1.01)

Table 5-3.3.2Ab Regression results table - relationship between education and understanding of "Property"

Our model investigates the factors influencing women's comprehension of property rights. Notably, we observe that educational attainment plays a significant role. Specifically, the variable "education" exhibits a positive coefficient of 0.519 (t-statistic: 3.94, $p < 0.001$), signifying that higher levels of education are associated with a more profound understanding of property rights. Conversely, factors such as "having children," "marital status," and "district of residence" do not appear to exert a statistically significant influence on understanding. Given how we make use of a binary variable for education that =1 if the respondent has education above fifth grade, and these are rural areas with low quality education, the implication is that access to education – a school, a classroom, exposure can also have a tacit role in informing an understanding of property.

Attaining a livable income, much like obtaining an education, plays a crucial role in this context. This is highlighted by its positive coefficient of 0.563 (t-statistic: 4.84, $p < 0.001$), which demonstrates that a livable income enhances one's grasp of the concept of property, possibly because it empowers women with greater educational opportunities. A livable income not only contributes to an improved quality of life but also fosters a more comprehensive understanding of property. For instance, when women have access to higher incomes, they are more likely to enjoy greater mobility, resulting in stronger social connections that, in turn, facilitate a deeper comprehension and appreciation of the concept of property.

Findings further reveal that a more nuanced understanding of property is directly correlated to enhanced positive perceptions on women's right to inheritance in their family's property. Any meaningful opinion of property is foundational upon the current baseline understanding of property. Findings reveal that 96% of women that consider both movable and immovable assets as property believe that women have a right to inheritance in their family's property.

Knowledge about property and perceptions on women's right to inheritance

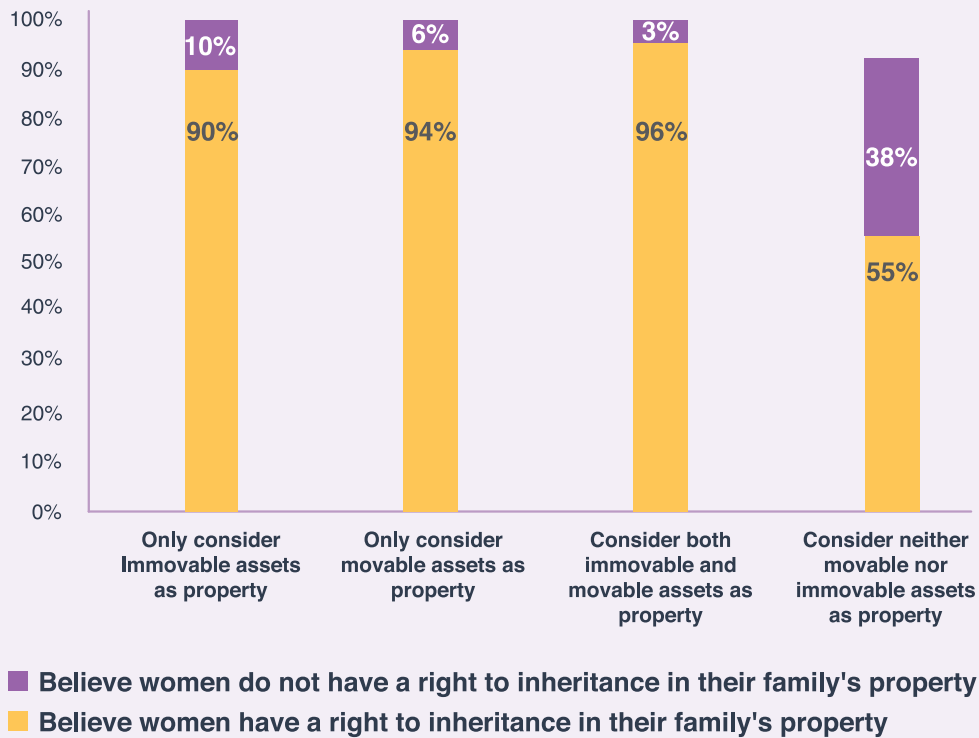


Figure 23-3.3.2Ac Understanding of Property and its relationship with perceptions on women's right to inheritance

Similarly, a more nuanced understanding of property is directly correlated to enhanced positive perceptions on women's right to share in marital property. Our findings reveal that 97% of women that consider both movable and immovable assets as property believe that women have a right to inheritance in their family's property.

Knowledge about property and perceptions on women's right to marital property



Figure 24-3.3.2Ad Understanding of Property and its relationship with perceptions on women's right to marital property

We further explore demographics that have a determining relationship with women's legal ownership of both movable and immovable property.

Education as a determinant of women's access to Legal Ownership of Immovable Property

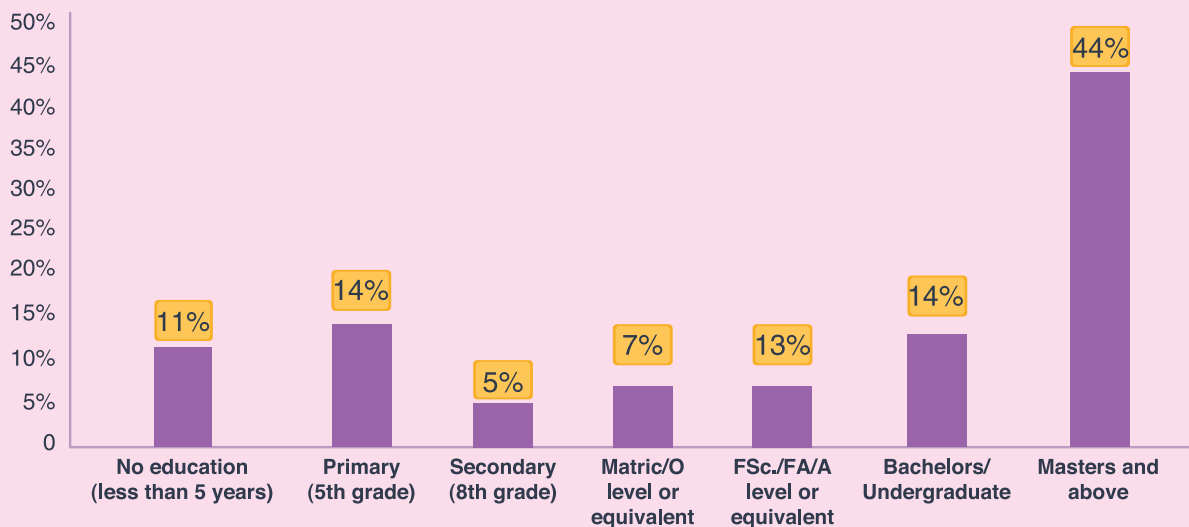


Figure 25-3.3.2Ae Relationship between education and women's access to legal ownership of immovable property

Education as a determinant of women's access to Legal Ownership of Movable Property

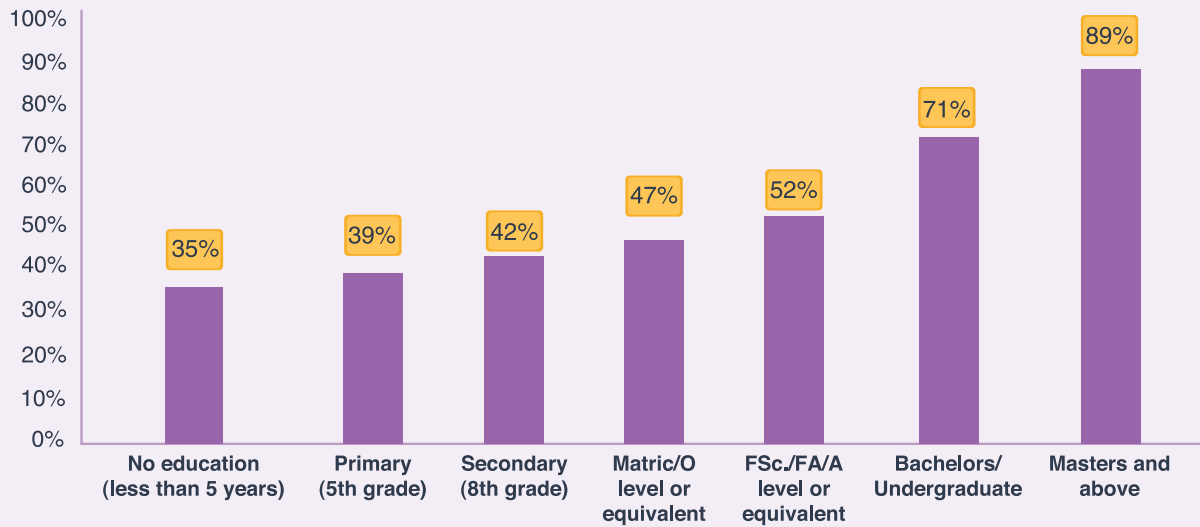


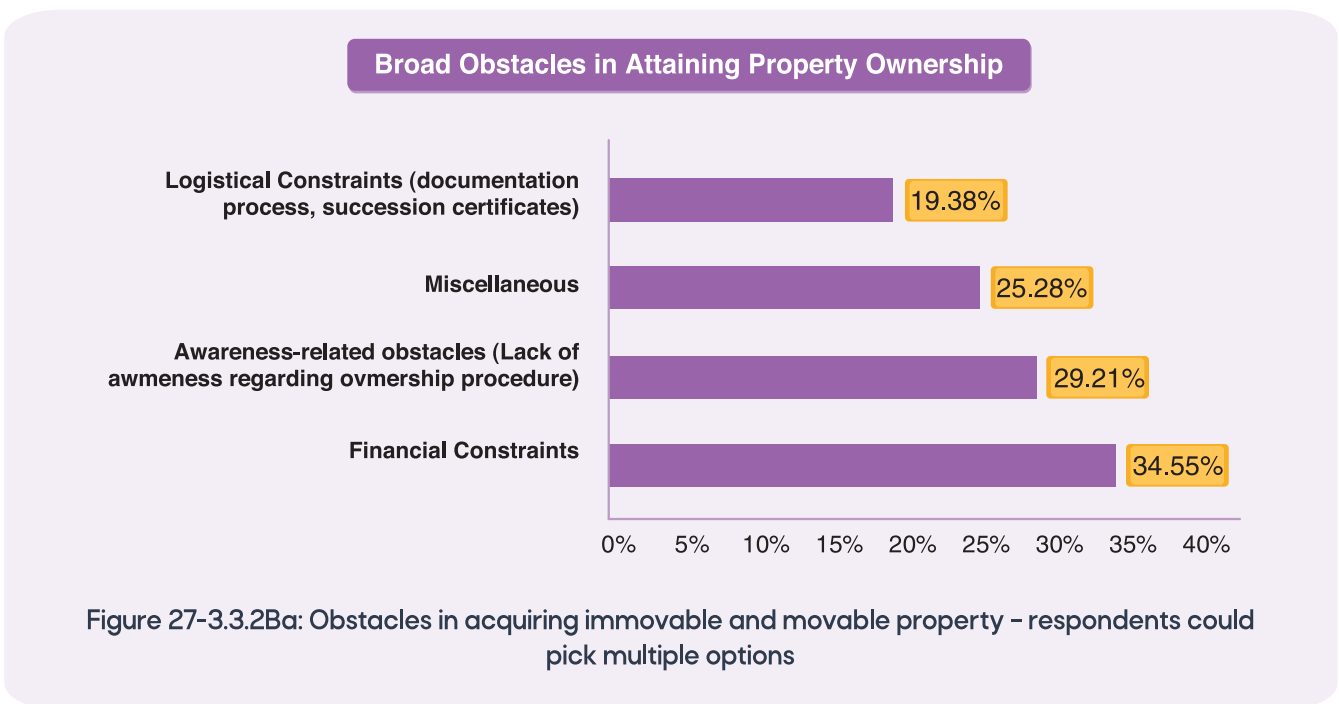
Figure 26-3.3.2Af Relationship between education and women's access to legal ownership of movable property

Our findings reveal that as there is an exponential increase in women's access to property with higher levels of education. Education, therefore, plays a salient role as a demographic factor in shaping women's interactions with property rights. These findings emphasize the need for targeted educational interventions and policy measures to enhance women's engagement with property rights, ultimately promoting lasting & sustainable economic emancipation.



3.3.2B Structural Obstacles to Women's Property Ownership and Lack of Documentation

For a more incisive understanding of the obstacles women face in accessing property, we sought further information from respondents who identified themselves as owners or co-owners of property, whether it be movable or immovable property. The responses offer a nuanced understanding of the intricate challenges encountered by women concerning property ownership and shed light on the underlying factors contributing to the lack of proper documentation in Pakistan, as further explored in later sections. Key responses are shown in Figure 3.3.2Ba.



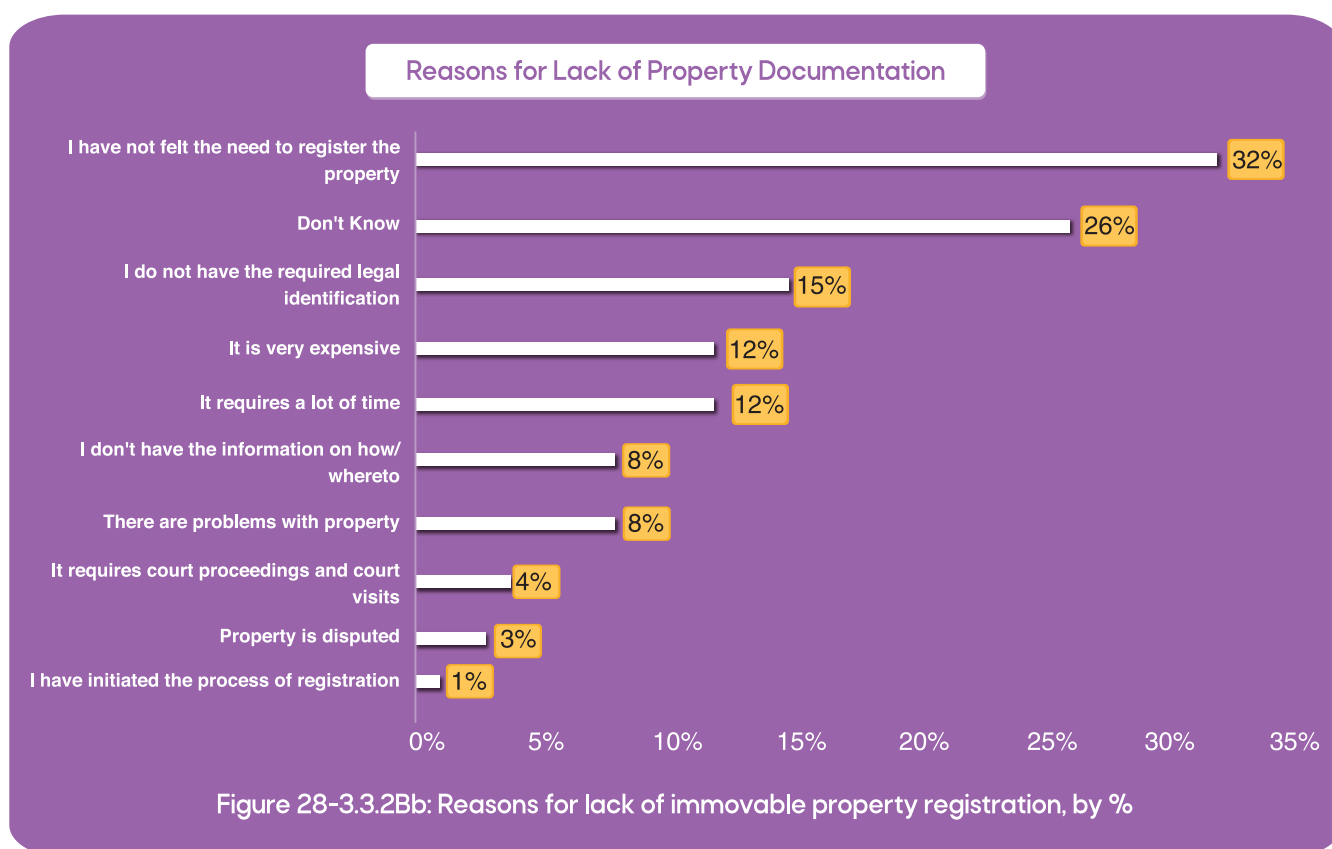
Financial constraints emerged as the most prevalent obstacle, with a significant 35% of respondents citing this as a substantial hindrance to property ownership. Given our demographic (low income, low access women, unemployed/homemakers) these results are intuitive and interlock with our other findings on mobility, education, ownership, and broader economic emancipation.

Awareness-related obstacles also emerged as a pressing concern, with 29% of respondents indicating a lack of awareness regarding their property rights. This knowledge gap highlights the necessity for thoughtfully designed, context-specific educational campaigns and legal literacy programs tailored to empower women with a comprehensive understanding of their rights and legal avenues for property ownership.

Logistical constraints, encompassing issues related to documentation and succession certificates, were highlighted by 19% of respondents. These constraints underscore the bureaucratic intricacies and legal complexities that frequently deter women from asserting their property rights (NADRA, Nikahnama, access to property lawyers, procedural knowledge, etc.).

The need for a more streamlined and accessible process to address these issues becomes evident, emphasizing the significance of legal reforms in facilitating women's property ownership, which would assist with the materialization of women's legal property rights into practice. A notable quarter of survey participants (25%) reported miscellaneous obstacles to property ownership like issues of cultural permissibility, and time constraints.

Zooming into the reasons behind the lack of proper property documentation, several key factors were identified among survey respondents, shown in Figure 3.3.2Bb. A significant portion (32%) expressed a lack of perceived need for property documentation, signifying a gap in recognizing the legal and financial advantages associated with formal documentation. Furthermore, 26% of respondents indicated uncertainty about the documentation process³⁵, emphasizing the need for comprehensive legal literacy efforts to demystify the procedures involved (also emphasized in social security section).



Additionally, 15% of participants reported not possessing the necessary legal documents required to initiate the documentation process. This underscores the need for facilitating access to vital paperwork, emphasizing the importance of simplifying bureaucratic procedures (this is a consistent theme, emerging across all sections of the survey).

Practical challenges such as the time-consuming nature (12%) and associated costs (12%) of property documentation were also acknowledged. These challenges demand user-friendly and efficient systems to ease the documentation process, making it more accessible and feasible for women.

35. The list of documents needed for property registration in Sindh is detailed here: https://sindhzameen.gos.pk/pdf/doc_RegistrationofProperty.pdf

The survey data, along with information from ethnography and IDIs can be triangulated to form a broader narrative. This narrative, the Property Cycle has been shown below – it demonstrates a feedback loop between access to property and socio-cultural belief systems, more specifically, how the two reinforce each other, leading women in a state of property-less-ness.

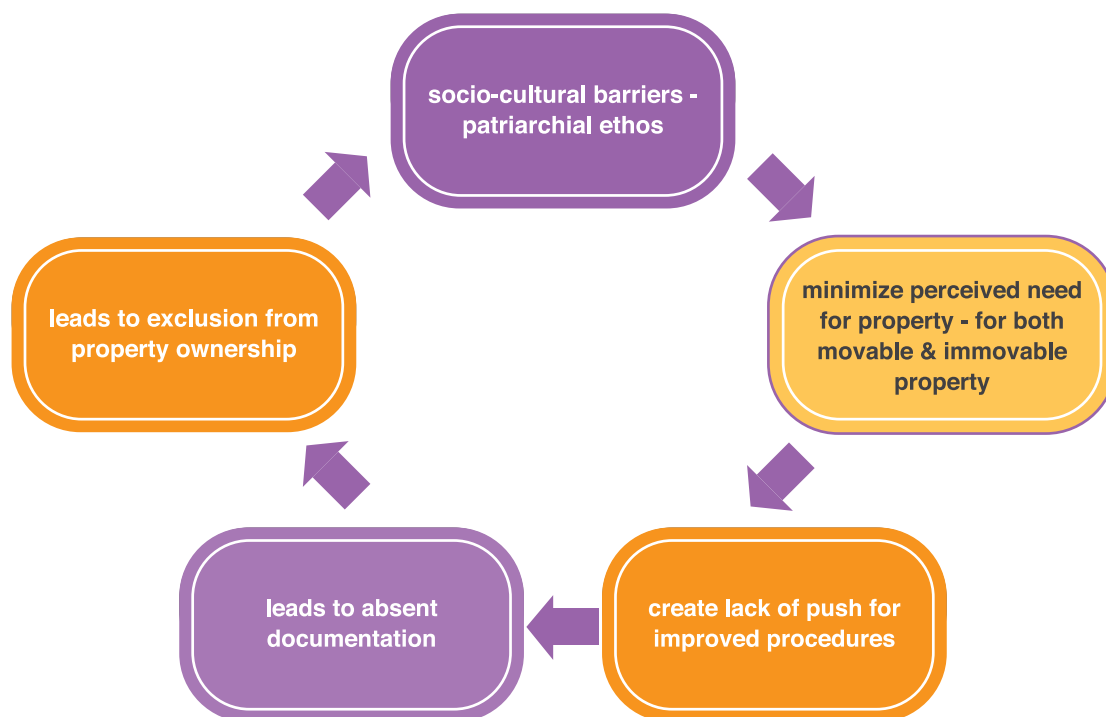


Figure 29-3.3.2Bc: The Property Trap: sedimentation of patriarchal belief systems, and exclusion from property ownership – a feedback loop

3.4 Social Security Mechanisms

Our survey and IDIs uncover the challenges women encounter while seeking access to social security schemes. These barriers originate from cultural factors, practical and structural complexities, and informational gaps, creating substantial impediments to their pursuit of social security. The structure of our findings is outlined as follows:

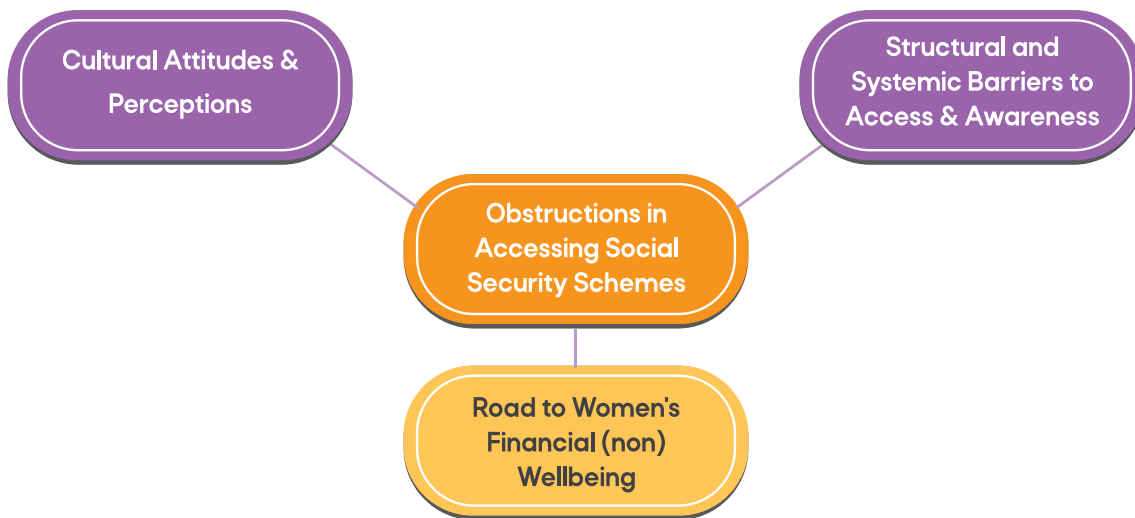


Figure 30-3.4a: Finding flow for women's access to social security schemes

3.4.1 Impediments to Access and Awareness of Social Security Schemes

This section explores the challenges in accessing social security schemes, emphasizing awareness-related issues as the root cause of the lack of access.

This approach offers insights into how women in Sindh access and acquire social security schemes. Of the 731 participants surveyed, 375 (51%) said no to awareness of social security schemes, while around 356 (49%) reported having some to full awareness of social security schemes in their districts.

Reported Awareness of Social Security Schemes operating in District of Residence

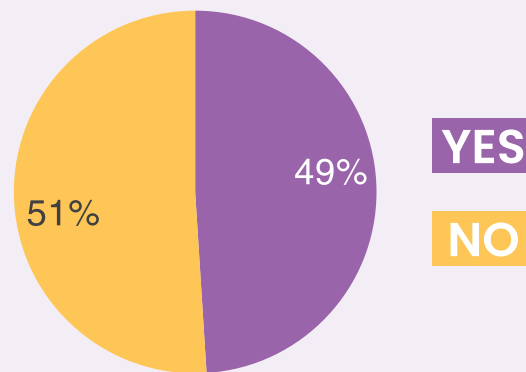


Figure 31-3.4.1a: Awareness of Social Security Schemes

Specifically, they mentioned awareness of schemes including Health Services (21%), Education (23%), Psychosocial Support (2%), Financial Support (15%), Safety Services (6%), Law Enforcement (18%), Legal Services (5%), Capacity Building (7%), and other schemes (2%). Among the various schemes, many participants identified BISP as the primary social security scheme operating in their respective areas.

However, as per our IDIs, most respondents were unaware of the precise names of the schemes operating in their respective districts. A paralegal who accompanied us for the interviews explained:

"In the perception of women, the 12,000 rupees from Ehsaas is essentially an extension of the Benazir Support program. That's their concept because the person giving the money is the same. The person with the device who performs their transactions is the same. One beneficiary received 2000 rupees twice and 12,000 rupees once. And there are cases where individuals receive varying amounts, reaching as high as 25,000 rupees" (LAS paralegal, Female, 36-45, SBA).

For many beneficiaries, confusion prevails regarding social security schemes, particularly regarding one's entitlement to these programs, their components, and how to make the most of them.

"During elections, leaders ask us to vote for them in exchange for benefits. They tell us to vote for Benazir Bhutto or Imran Khan, and we do that without thinking as we are made to believe that receiving benefits such as cash transfers is a reason enough to vote for them." (Female, 26-35, SBA).

Moreover, the political manoeuvring leveraging cash schemes for electoral gains have further obscured clarity. This emphasizes the importance of government efforts in effectively conveying information to the public regarding various programs and their intended advantages.

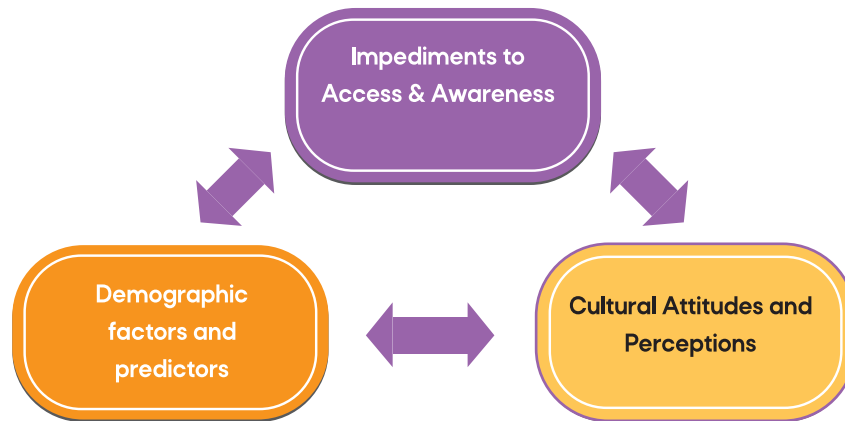


Figure 32-3.4.1c: Structure flow of impediments to access and awareness of social security schemes

3.4.1.A Demographic Factors and Predictors

We have opted for a linear regression model to comprehensively investigate how demographic factors influence awareness of social security schemes. This choice is rooted in the quest for robust causal insights.

The survey question probing awareness of social security schemes is, “Are you familiar with any social security schemes operating in your area?”. Using this prompt, we then perform regression analysis with our dependent variables- four key demographic factors- that exhibit sufficient variation to serve as meaningful predictors in our model. These factors encompass **educated**³⁶, **livable income**³⁷, **children**³⁸, and **property ownership**³⁹.

The regression equation is as follows:

$$\text{Awareness} = \beta_0 + \beta_1 \text{ Education} + \beta_2 \text{ Livable Income} + \beta_3 \text{ Children} + \beta_4 \text{ Property Ownership} + \varepsilon.$$

Since our district variable is categorical- with Karachi, Larkana, and SBA- as the premeditated options, it is not included in the original regression equation. However, a pivot table has been used to determine the relationship between awareness and districts and showcased through a histogram like other variables in the section below.

All the above variables satisfy our selection criteria by displaying considerable diversity and heterogeneity. Additionally, for standardization of variables, we align them with the demographic factors used in Section 3.3, which explored barriers to access and awareness of property ownership in Pakistan. Given that social security schemes and property ownership aim for similar outcomes, notably economic empowerment, we maintain consistency within the chosen variables.

36. It takes on the value 1 if the respondent has studied past fifth grade, and 0 otherwise.

37. Takes on the value 1 if respondent earns \geq 25,000 PKR/month, 0 otherwise. This is the minimum livable income stipulated by the Sindh Government Finance Department

38. Takes on the value 1 if the respondent has any children, 0 otherwise

39. Takes on the value 1 if the respondent has legal ownership (documented) over any property, 0 otherwise.

	Awareness/ Understanding of what is meant by “Property”
Education	-0.0884 (-2.20)
Have Children	-0.0794 (-1.45)
Liveable Income	0.531 (1.25)
Legal Owner of Immovable Property	0.1296 (1.92)

Table 5-3.4.1Aa: Regression table- demographic determinants of awareness of social security schemes

The variable 'educated' shows a coefficient of -0.0884 (t-statistic: -2.20, p-value: 0.0281). Although the coefficient is negative, a p-value less than 0.05 (95% confidence interval) indicates statistical significance. Therefore, this analysis shows that the relationship between education and awareness is statistically significant.

Our negative coefficient stems from a data limitation pertaining survey demographics: 406 (55%) participants lacked formal education or studied till 5th grade only, while 325 (44%) had education past 5th grade. Notably, our survey focused on areas with lower education levels, recruiting respondents reflecting this demographic in the majority.

However, insights from our IDIs consistently underscore that educated women tend to be more vocal, socially aware, and exhibit greater awareness, reinforcing obvious correlation- as explored in the sections below.

While income and children were not found to have any significant association with awareness of social security schemes, the variable 'property ownership' displayed a coefficient of 0.1296 (t-statistic: 1.92, p = 0.057). Although the p-value is slightly above 0.05 (95% confidence interval), suggesting borderline significance, the coefficient indicates a positive relationship between 'property ownership' and 'awareness'.

Are you aware of any social security schemes in your district?

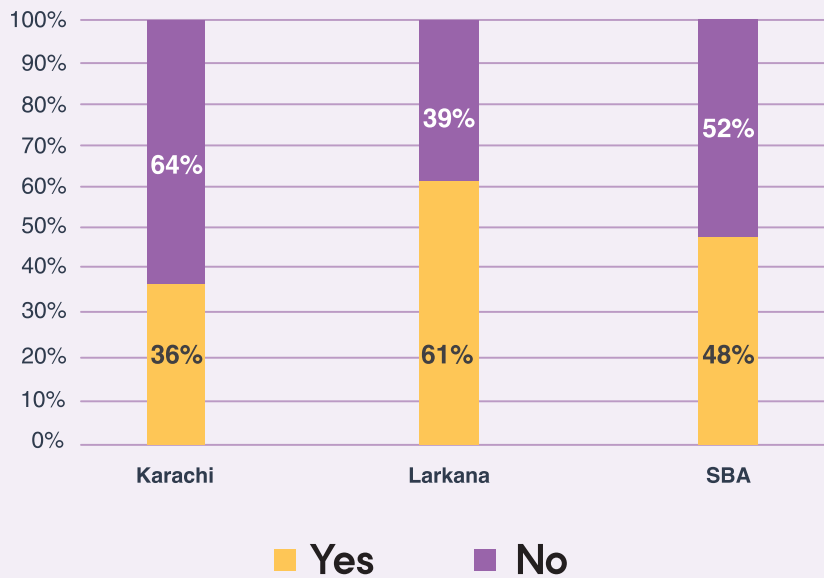


Figure 33-3.4.1Ab: Awareness of social security schemes across geographic regions

Among the surveyed cohort of 731 individuals, Larkana emerges with the highest level of awareness regarding social security schemes. 152 respondents from Larkana (61%) indicated their knowledge of these programs. In SBA, 119 individuals (48%) affirmed their awareness. In contrast, awareness in Karachi appears notably lower, with only 85 participants (36%) reporting familiarity with local social security schemes. This places Karachi at the lower end of the awareness spectrum compared to the other two districts.

Larkana is predominantly a rural area, while SBA is a neo-urban district, experiencing urbanization at an accelerating rate. Karachi is a typical urban area, meaning people have more economic /employment opportunities here and less reliance on social security schemes. Hence, their awareness of social security schemes is also constrained since they do not feel a need to rely on them.

Our findings illustrate the need for interventions to suit different demographics. Recognizing regional disparities in awareness levels also highlights the need to design policies that meet different areas' context-specific requirements.

3.4.1.B Cultural Attitudes and Perceptions

The patriarchal setup in Pakistani society dictates that men are primary breadwinners (actual circumstances often differ), and women are relegated to the domestic chores and caretaking responsibilities- perceived as menial compared to paid labor. Social security programs like BISP have somewhat altered traditional norms, however, social stigma persists- especially among educated and socially connected women, who believe that receiving cash transfers is not respectable for them, and they think it brings dishonor to their family.

One participant from Larkana shared, that we hear taunts like: **"You are begging for this money"** and **"Your husband doesn't have any shame; he allows you to go and collect money"** (Female, 36-45, Larkana).

There is also respectability politics in play whereby, men have refused their wives to register for social security schemes and even property reconstruction fund due to the notion of **"log kiya kaheingaye"** or **"what will people say?"**

One notable finding from the IDIs is the growing cognizance of the vitality of cash transfers among the masses, even among those who initially hesitated to register as a beneficiary- due to surging inflation and pervasive poverty.

"We have to accept the cash since it helps us with our expenditures. We cannot afford to consider its cultural permissibility." (Female, 36-45, SBA).

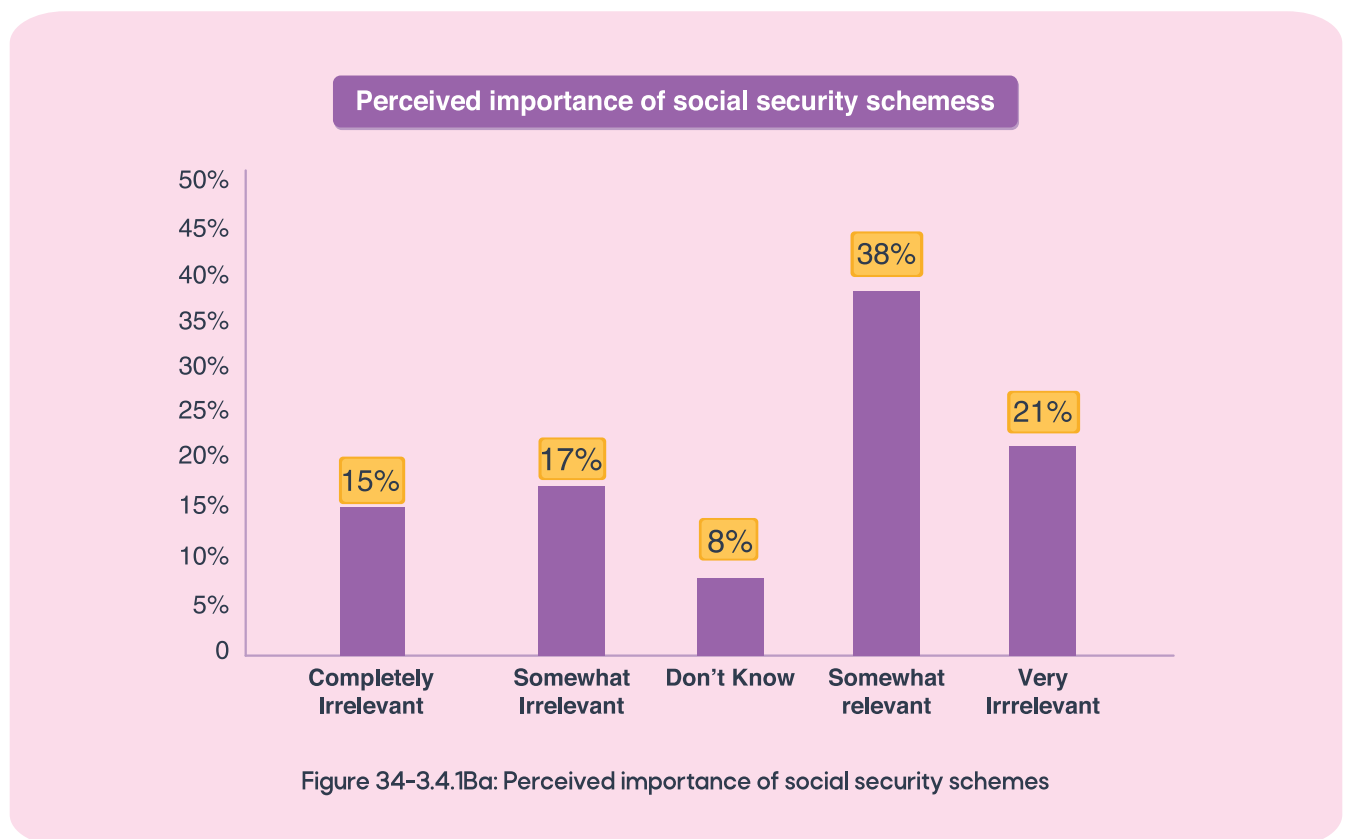
Our IDIs have further highlighted how beneficiaries of social security schemes, who receive quarterly cash transfers, have witnessed a positive shift in their household dynamics. They have become self-reliant, and their financial independence, afforded by cash transfers, have challenged the notion of men being in ultimate control of household finances and decision-making.

"Men are generally employed as laborers in this district; they do not own property or land. Cash transfers have improved women's autonomy and home dynamics. These cash transfers reduce domestic violence cases. It lessens a woman's reliance on her spouse and increases her sense of independence. She won't have to ask her spouse for the money as a result" (Female, 36-45, Larkana).

Despite criticisms that the cash transfers, often labeled as zakat money, should not be accepted, participants emphasized the dire economic circumstances that compel them to accept help from government. The interviews highlighted the necessity of continuing these payments to support impoverished families, especially during challenging times such as post-rain periods when agricultural lands are inundated.

"We are poor people, and receiving this money helps us increase our income. Since the rain, our agricultural lands have been destroyed, and it's very difficult to sustain under these circumstances. People do say it is zakat money, but we believe that the government should continue to help increase our income by a few rupees." (Female, 36-45, SBA).

While social security programs create opportunities for potential shifts in power dynamics within households, deeply ingrained norms continue to influence perceptions and access to social security schemes. However financial realities frequently override cultural barriers, which illustrate the need for addressing economic concerns as a useful strategy in challenging cultural paradigms.

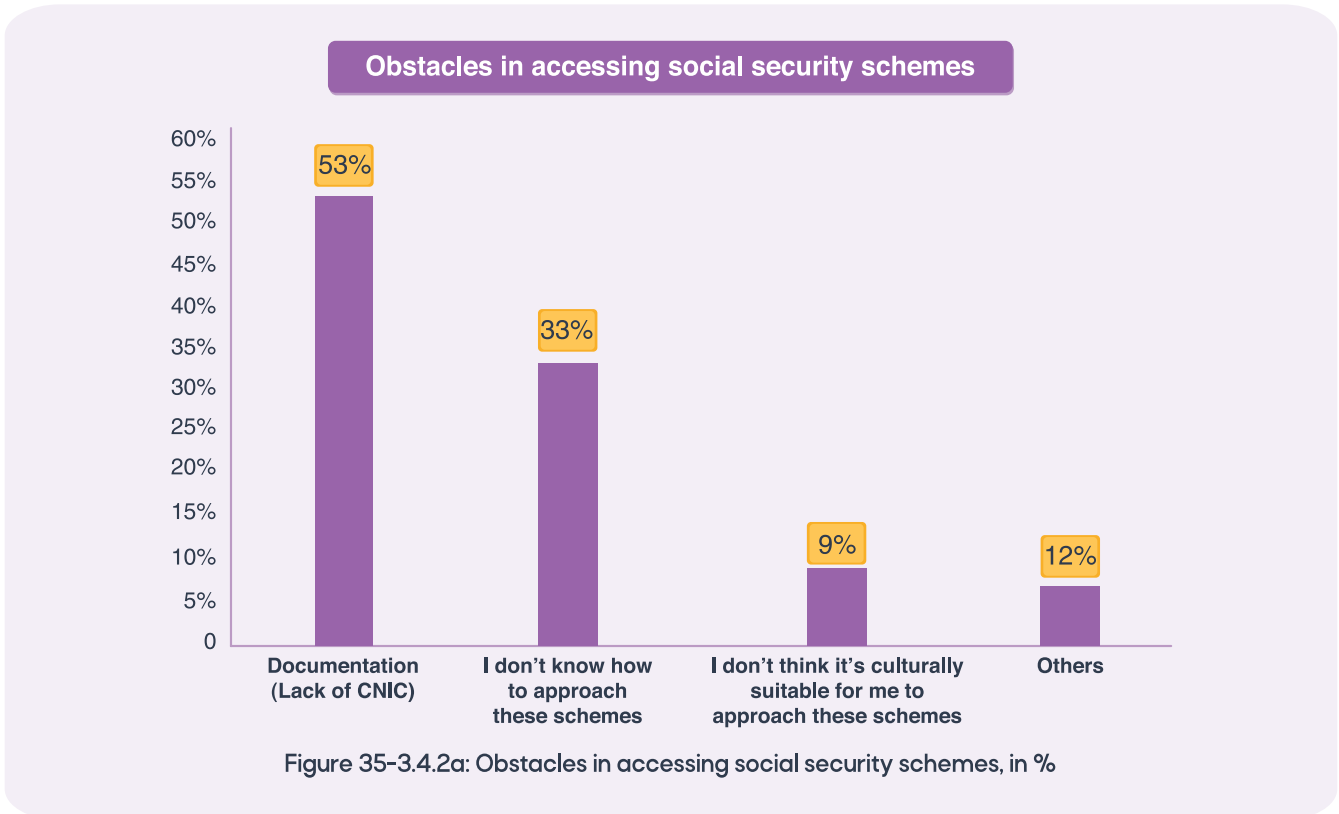


To further gauge the awareness levels of our sample of 731 participants, a subset of 356 individuals, constituting those who indicated awareness of social security schemes, were probed regarding perceived importance of these schemes concerning their households and communities.

In this subset, a substantial majority of 59% respondents expressed that they found social security schemes to be very relevant or somewhat relevant in their context. Conversely, about one-third (32%) believed that these schemes were entirely irrelevant or somewhat irrelevant. These results highlight a promising indication of the positive impact of such schemes on individual households and the broader community.

3.4.2 Structural Barriers to Accessing and Acquiring Social Security Schemes

To understand the barriers women encounter when accessing social security schemes, we further probed respondents who indicated awareness of social security schemes in their district. The responses reveal an expansive understanding of women’s challenges- as explored below:



Documentation, particularly the lack of a Computerized National Identity Card (CNIC), emerged as the most prominent hurdle, cited by a significant 53% of respondents. This highlights a bureaucratic challenge restricting access to social security schemes and necessitating streamlined processes for acquiring necessary documentation. A considerable 33% expressed uncertainty in approaching these schemes, indicating a lack of knowledge on navigating them. Culturally perceived barriers were also noteworthy, with 9% of respondents deeming the approach culturally unsuitable. In contrast, 12% highlighted other unspecified obstacles, which included familial permissions, time constraints, child-rearing responsibilities, financial constraints, and lack of awareness.

These responses reflect many challenges individuals face in engaging with social security schemes. Simplifying bureaucratic procedures and providing comprehensive guidance on approaching these schemes are necessary to ensure the effective utilization of these programs.

3.4.2.A Issues in Documentation

“Many of us women understand that we need to assert our rights, and for that, we need to complete our paperwork. Unfortunately, neither our men nor our government support that process” (Female, 36-45, SBA).

As per IDIs, many women lack awareness regarding specific documents required for registering in various social security schemes. Often, the lack of standardized government-issued documents lists exacerbates this confusion.

“They ask for a lot of documentation, this and that, and they ask for Nikahnama, but we have never made one” (Female, 36-45, Larkana).

Compounding these challenges are the logistical nightmares associated with visiting NADRA or social security offices, usually situated at inconvenient distances. The waiting in long, cramped queues to secure a token early in the morning, only to be turned away due to missing documents, becomes a recurrent narrative.

“Sometimes they say your CNIC is invalid, you need to go to NADRA for correction or they say children’s B-FORM is not correct, you have to get it corrected and come again. Only then you will receive the money from BISP” (Female, 36-45, SBA).

Waseela-e-Taleem, a program aiming to provide educational financial aid, also has its set of challenges. This program benefits struggling households as they can afford their children's uniforms, books, and lunch through 1500 rupees for boys and 2000 Rupees for girls⁴⁰- yet complex procedures hinder its accessibility, often tainted by bribery and administrative roadblocks.

One participant shared:

“Due to the anticipated distress and fear, my daughter is not registering her four kids to the program, Waseela-e-taleem” (Female, 36-45, Larkana).

Another participant shared how centre officers were insisting on obtaining a B-form for an unborn child for registering school-going children to the program.

“They were even asking for a B-Form from a pregnant woman for the child who has not even been born yet” (Female, 36-45, Larkana).

40. Hussain, S, (2021). Waseela-e-Taleem to Add 1.75m More Students. The Express Tribune. <https://tribune.com.pk/story/2311352/waseela-e-taleem-to-add-175m-more-students>.

This demand engenders emotional distress and trauma among women. Many women also perceived these demanding procedures as deliberate bureaucratic obstacles designed to prolong the disbursement of funds.

“Government has made it very easy, but it's the people in the middle who are like, ‘bring CNIC first or bring B-FORM first to get it done,’ and they charge us money for guiding us a little” (Female, 26-35, SBA).

The experiences of these women shed light on their struggles while attempting to access social security programs. Amidst these challenges, corruption and control become pervasive, as highlighted by various women, covered in detail below.

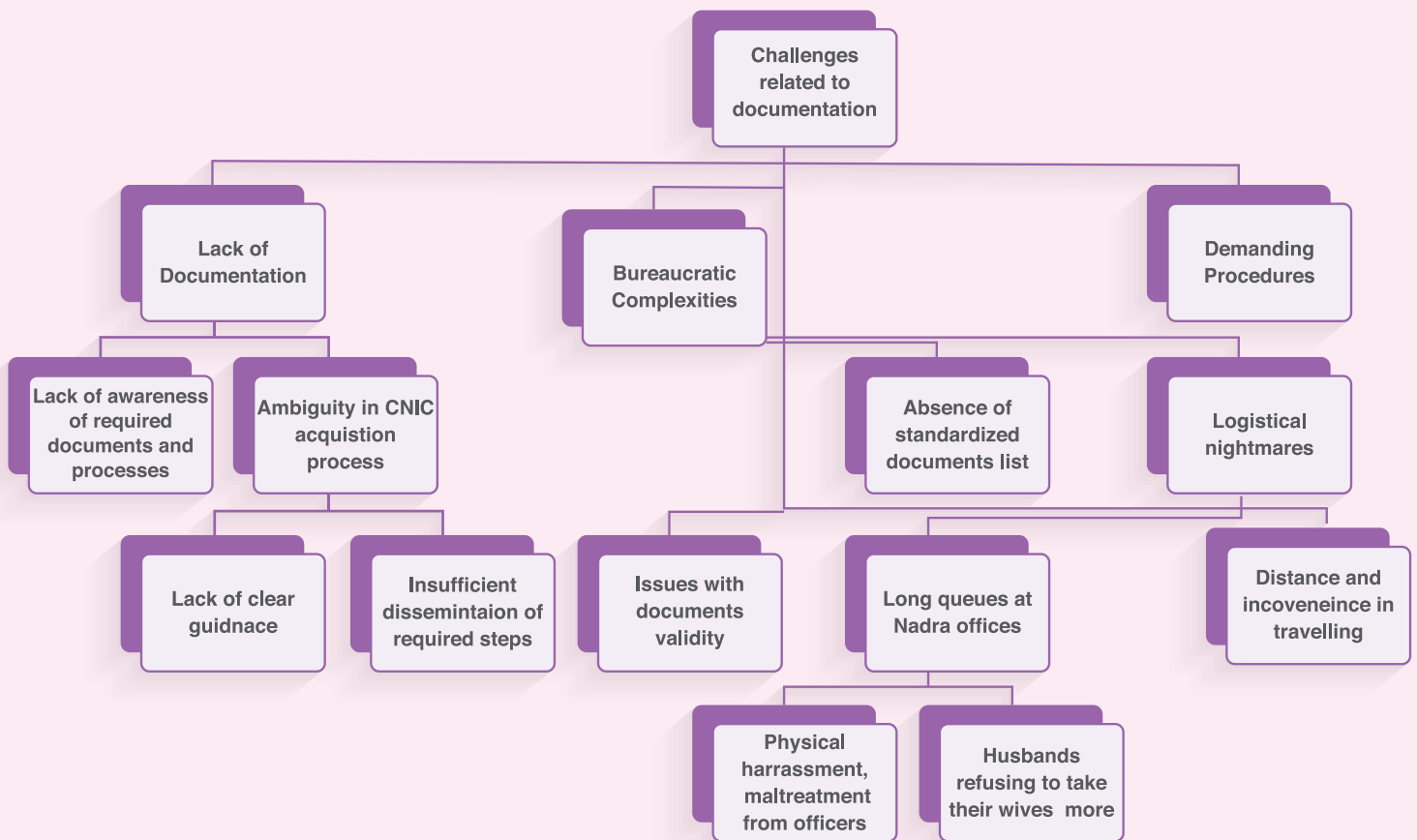


Figure 36-3.4.2Aa: A flowchart of all the identified challenges related to documentation and their interconnectedness.



3.4.2B Corruption and Control

Our IDIs have unraveled elements of corruption, exploitation, abuse, and control that dictate the registration and cash disbursement process, coupled with a lack of transparency, accountability, and reliable support mechanisms in place.

Arbitrary age limitations and registration issues severely hamper the transparent and equitable distribution of social security schemes. Some eligible people, including the mother-in-law of a participant, aged 55, do not receive assistance. Participants were unsure when asked about the rationale, emphasizing the ambiguity around these exclusions. The discussion then delved into the age restriction, illuminating how the system frequently favors those already benefitting while unintentionally excluding others. The interviewees draw attention to the exclusion of pregnant women from assistance if they were not previously registered.

This reveals a fault in the system, where qualified people are denied assistance because of earlier administrative mistakes.

"If there is a pregnant lady, she will not receive assistance, especially if she was not registered earlier. I believe they should receive it too" (Female, 36-45, Larkana).

"Government and the middlemen disregard the individuals who are truly deserving because they must meet the quota, and if the quota is met, they must add their names and the names of affluent people as well" (Female, 36-45, Larkana).

Such practices reveal systemic inefficiencies and injustices that need attention. Notably, agents, tasked with the responsibility of fund distribution exploit their position, as highlighted in the interviews.

"Agents keep their commission on every cash transfer" (Female, 36-45, Larkana).

Furthermore, agents demand extra fees during peak times, coercing vulnerable recipients:

"Agents take 1500 when there is a greater rush of people, sometimes threatening to remove people from the beneficiary list" (Female, 36-45, Larkana).

Individuals are forced to pay additional funds in exchange of expedited processing:

"They tell us that if we give them 2000rs extra, they put our names above on the list and will even deliver the cash to our houses" (Female, 36-45, Larkana).

This widespread corruption and exploitation create fear among recipients of social security schemes as detailed by our interviewees:

“Agents threaten women to keep their mouth shut, or they will lose access to their cash transfer forever.” (Female, 36-45, SBA).

“My cash transfers abruptly stopped; the agent took 2 thousand from my husband’s sister, but she is still not receiving them” (Female, 36-45, SBA)

“Women's ability to speak out against this injustice is severely constrained; who then resort to offering bribes for a chance at a faster, less tiring process” (Female, 26-35, Karachi).

One participant from SBA shared an instance, shedding light on systemic corruption.

“They say your names have stopped from above, so we will get them cleared and verify your case. Give us a copy of your B-Form; we will send it to Islamabad, and you will receive your money. Here you will see this type of corruption often” (Female, 36-45, Larkana).

Access to cash transfer schemes is difficult, given the perceived complexity of the process, exacerbated by women’s lack of education and exposure. Their vulnerability makes them desperate for assistance from a third party.

“The agent at our local centre takes a 500-rupee commission” (Female, 36-45, SBA).

This deduction of 500 rupees, as per our participants in all three districts, remains consistent regardless of the installment amount or the source of financial assistance. In addition to this exploitation, safety precautions are nonexistent at the centres.

“During cash distributions, stampedes are frequent” (Female, 36-45, Larkana).

Women experience abuse, theft, and financial losses, compelling them to isolate themselves within their homes to escape persistent harassment. There is also no medical support available at the centres. Basic amenities like bathrooms and dedicated spaces for vulnerable groups like the elderly, pregnant, or disabled women are scant. The struggles and abuses persist, with agents exploiting the vulnerable women more.

“Agents take their CNICs and thumbprints, keeping a portion of their cash or refusing to give them any amount” (Female, 36-45, Larkana).

People also experience public humiliation in addition to inconsistent financial disbursements.

“They publicly humiliate us and use foul language” (Female, 26-35, Larkana).

The lack of a structured disbursement schedule intensifies frustration.

“Nowadays, funds are released whenever agents want to distribute them” (Female, 36-45, Larkana).

One participant recounted how she once waited the whole day for her cash transfer while some people come back empty-handed after waiting and standing in lines for hours. Education seems to be of great value as well:

“If a woman is literate, agents will ask you when you go there if you are literate or not ” (Female, 36-45, SBA).

However, exploitation and corruption transcend educational barriers and disenfranchise women based on their gender.

“The agents misbehaved with some women in my community, asking why they had not brought any man with them. They were beaten and were not given any money” (Female, 36-45, Larkana).

Women travel great distances to centres to find courteous staff due to the lack of nearby ATMs.

“There are no ATMs nearby, so women travel long distances to centres for cordial staff” (Female, 36-45, SBA).

This lack of accessibility perpetuates the cycle of hardship for women.

“Successfully receiving cash transfers is hectic and time-consuming” (Female, 36-45, Larkana).

The opportunity cost incurred in this pursuit of access to social security for poverty-stricken women is high, showing the current system's inefficiency. The Wadera system further creates an unjust environment that perpetuates conflicts. During ration distribution post floods, fights break out due to the unequal distribution of aid.

“Wadera system leads to hoarding of ration. In one village, they only gave slippers to villagers. Livestock died, and they distributed only 10kgs of flour to a family of 5, causing fights” (Female, 36-45, Larkana).

There is also a concern regarding Waseela-e-Taleem's efficacy, as a couple of participants mentioned that the funds disbursed for children's education were utilized by the parents on other household expenses. Similarly, the property reconstruction funds, aimed at post-disaster rehabilitation and rebuilding, face a myriad of challenges. Most participants reported not even receiving the first installment, amounting to PKR 72,000. This lack of disbursement raises concerns about the program's reliability and effectiveness.

To sum it up, access to social security schemes is difficult as it is augmented by exploitation, and abuse. The lack of transparency and accountability further compounds these issues. Robust institutional reforms, stringent checks, and a human-centered approach to cash transfer systems are necessary to ensure the intended beneficiaries are not exploited.

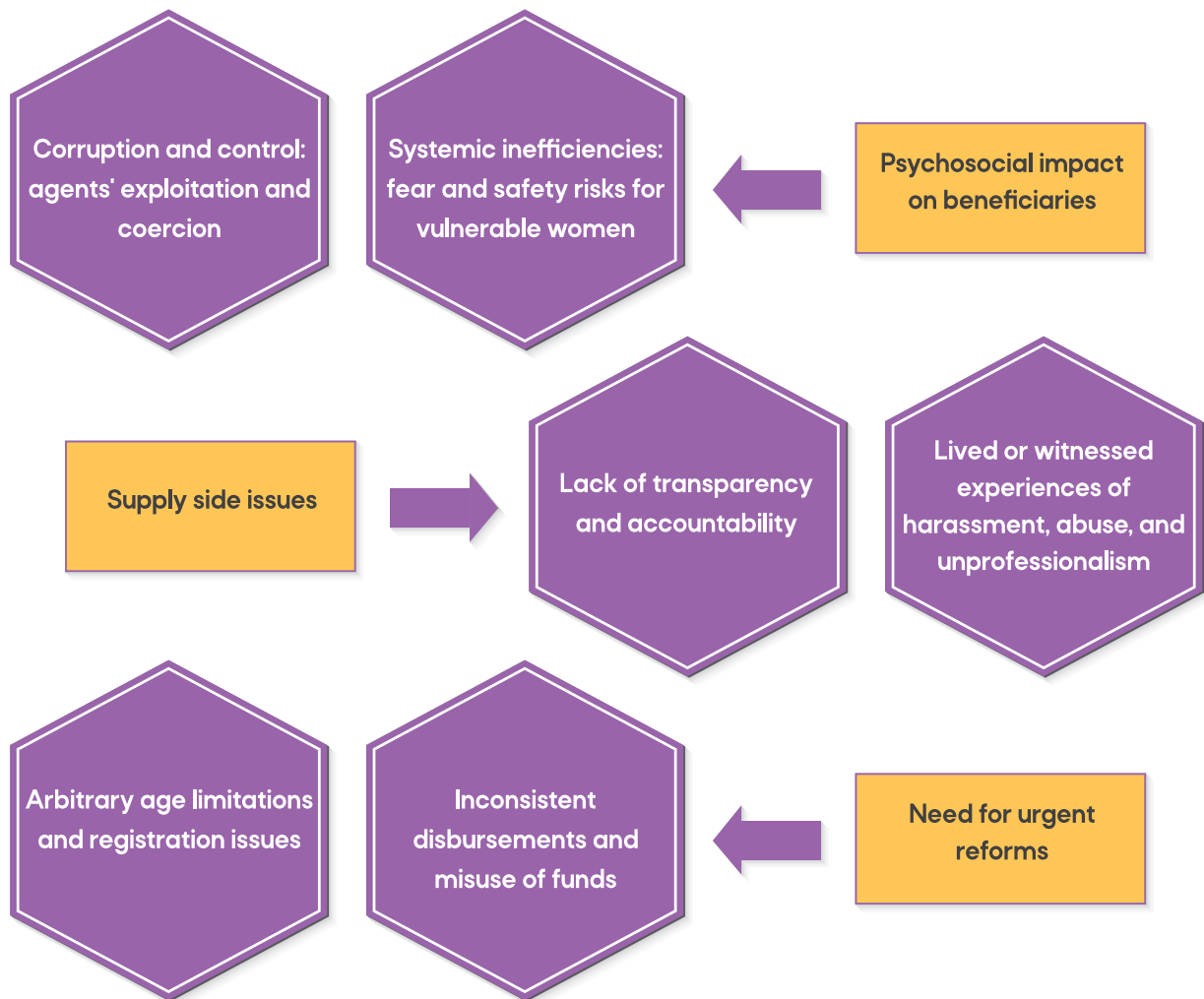
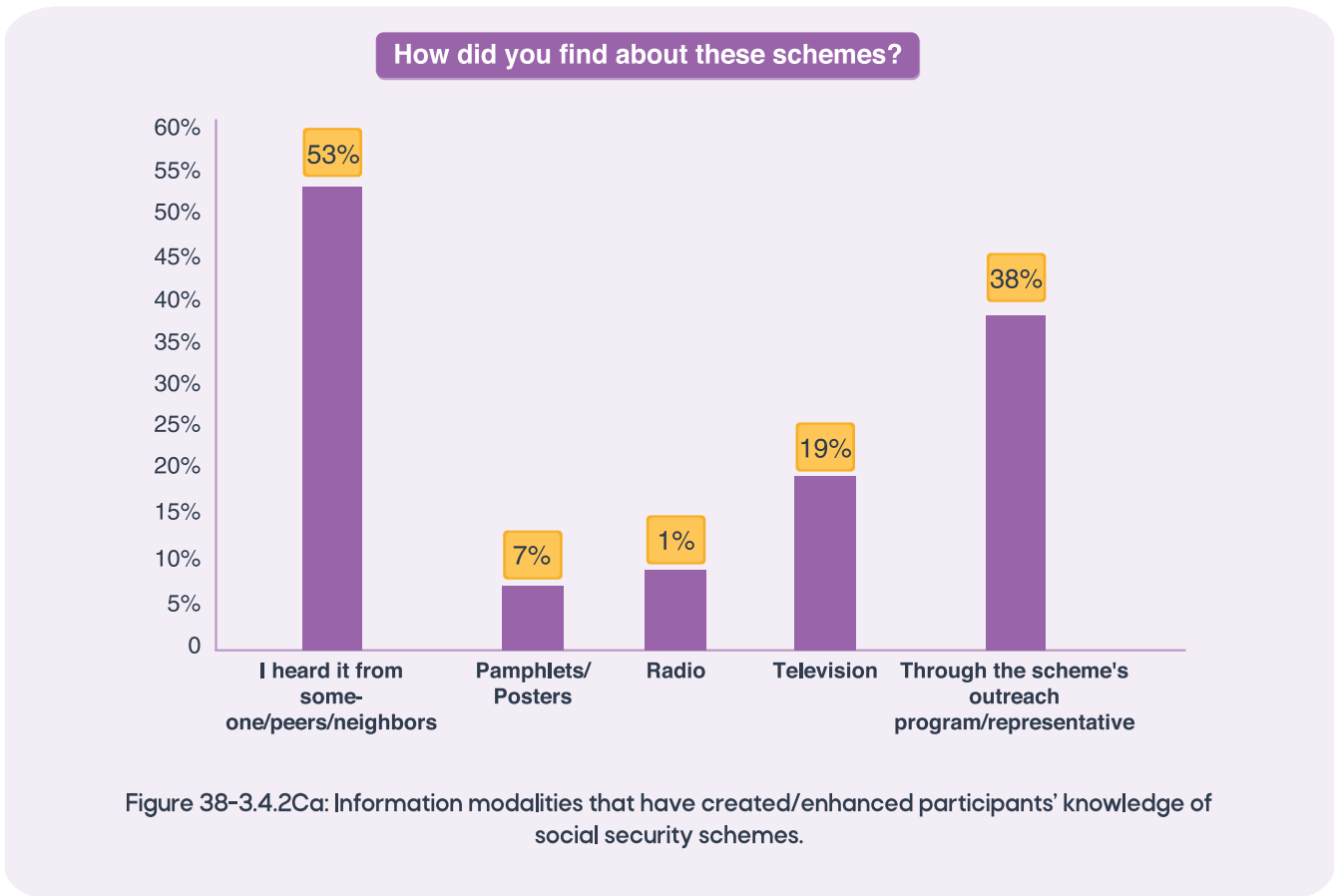


Figure 37-3.4.2Ba: Issues of corruption and control further divided into coded categories of issues

3.4.2C Information Barriers



Among our 731 participants, a subgroup of 356 who confirmed awareness of social security schemes were asked about the primary sources through which they became informed about these schemes within their regions. A notable 38% of respondents acquired awareness through structured outreach programs, 7% attributed their awareness to pamphlets and posters, television emerged as a significant medium of awareness for 19% respondents, while a smaller fraction, 1%, reported radio as their source of awareness. Most importantly, a substantial 53% of the respondents acknowledged informal channels such as friends, peers, and neighbors, as sources of information and understanding regarding social security schemes.

While personal networks play an essential role in disseminating information, there exists a caveat: this informal mode of information sharing can sometimes propagate misinformation, potentially triggering panic and anxiety among individuals, as elucidated in our IDIs. For instance, despite the government's distribution of SIM cards to all beneficiaries at registration, communication regarding installment releases and other critical updates has been halted. The beneficiaries who participated in interviews emphasized their reliance on informal community networks and word-of-mouth to learn about installment releases and the exact amount of cash transfers.

“We find that out from other villagers. They talk about if someone has gotten their money or the government has imbursed the funds, so we go and get our cards checked. Sometimes, we get the information from the males. When they go out, they see other women at camps collecting their money, so they tell us about that. It is not announced on radio, TV, or in mosques” (Female, 26-45, Larkana).

Beneficiaries also shared misinformation regarding the property rebuilding and renovation fund disbursement. They expressed one particular concern that the allocation is limited to only a few houses rather than being accessible to all who participated in the survey, which fueled panic and mistrust in the system.

Furthermore, participants brought attention to a critical issue concerning literacy. They emphasized that education enables comprehension of official communications disseminated through various media.

“If women were literate, they could understand TV, news, or something written. If there is something written in Urdu, uneducated Sindhi women won't be able to understand that. If they have the education, they can read Urdu, English, Sindhi, etc. That's a big issue due to which our women are left behind” (Female, 36-45, SBA).



The prevalent information gap and the ensuing dependence on informal networks underscore the pressing need for a well-structured communication strategy and empathetic support system.

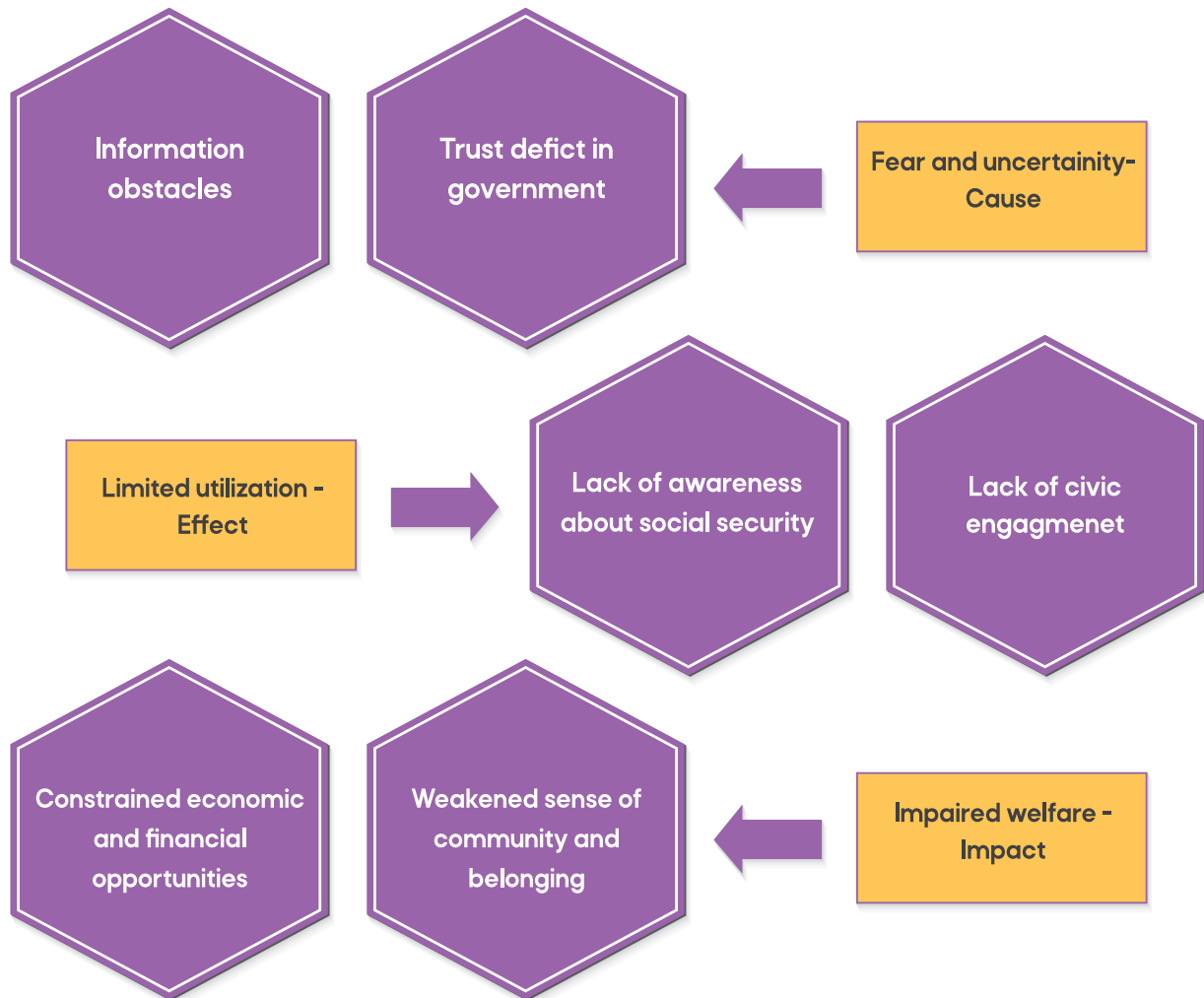


Figure 39-3.4.2Cb: Information gaps further divided into coded categories of issues and impact

3.4.2D Mobility and Access

When inquired about their companionship when leaving their households, a noteworthy 11% (N=82), constituting a minority, responded in the negative, indicating that they do not have a companion. Conversely, a substantial 68% (N=497), representing over two-thirds of the respondents, affirmed that they are invariably accompanied, while an additional 20% acknowledged occasional companionship. Within the broader socio-cultural context of Pakistan, particularly in the rural region of Sindh, this distribution emerges as unsurprising.

One survey item inquired, 'If you are unwell, who decides if you should visit the doctor?' The response revealed that over half of the respondents, precisely 50% (N=366), indicated that the decision-making authority rested with the male head of the household. This finding illuminates an androcentric lens of control, even within domains traditionally recognized as gender-differentiated, such as healthcare.

Our IDIs reveal that women face regular harassment when they attempt to visit the BISP help-desk/ social security centers. This harassment is by the BISP agents themselves, who occasionally ask for a cut of their payment for themselves. One particular respondent said that it is not uncommon for women to give 1000 PKR to the agent, 1000 PKR to the police, 1000 PKR for transport (as these are remote areas), with the remaining money used by the husband.

Moreover, respondents highlighted several issues concerning NADRA (National Database and Registration Authority) offices. Firstly, they pointed out the absence of safety measures such as security guards or protection, creating an environment that may not be conducive to safety. Additionally, there was a lack of access to clean drinking water for visitors.

A concerning aspect noted by respondents was the common practice of men and women waiting together in the same line. This arrangement posed challenges, particularly for women, as many of them were unfamiliar with the required documents and procedures. Consequently, the already present nervousness among female visitors was exacerbated by the lack of a separate and more accommodating arrangement. Furthermore, the absence of dedicated spaces or facilities designed to cater to the specific needs of women was evident. The overwhelming majority of representatives at these offices were male, further limiting the accessibility of gender-sensitive services. Discussing gender-related issues or seeking assistance on such matters appeared to be a challenging endeavor in this environment. These deficiencies collectively underscore the need for improvements in the gender-friendliness and accessibility of NADRA offices. Other responses from IDIs have been coded in the diagram below (Figure 3.4.2Da).

The limitations on women's mobility, as corroborated by the survey data, significantly constrain their exposure to the external environment. These restrictions pertain not only to physical access but also to interaction with diverse societal constituents, including other women, state authorities, healthcare professionals, among others. Such constrained mobility is a manifestation of the intricate web of socio-cultural norms that delineate gender roles and behaviors, ultimately restricting women's engagement with the external world.

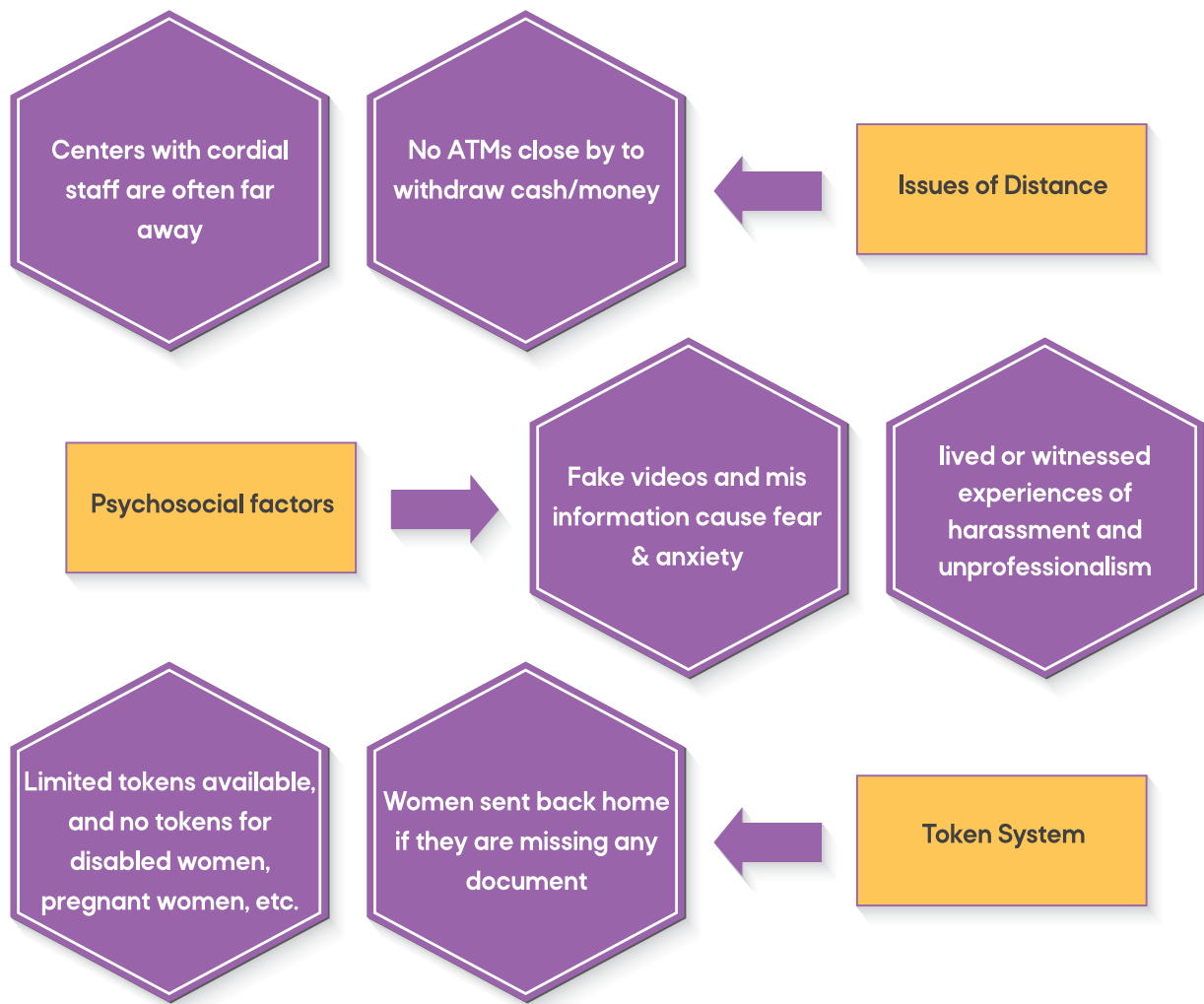
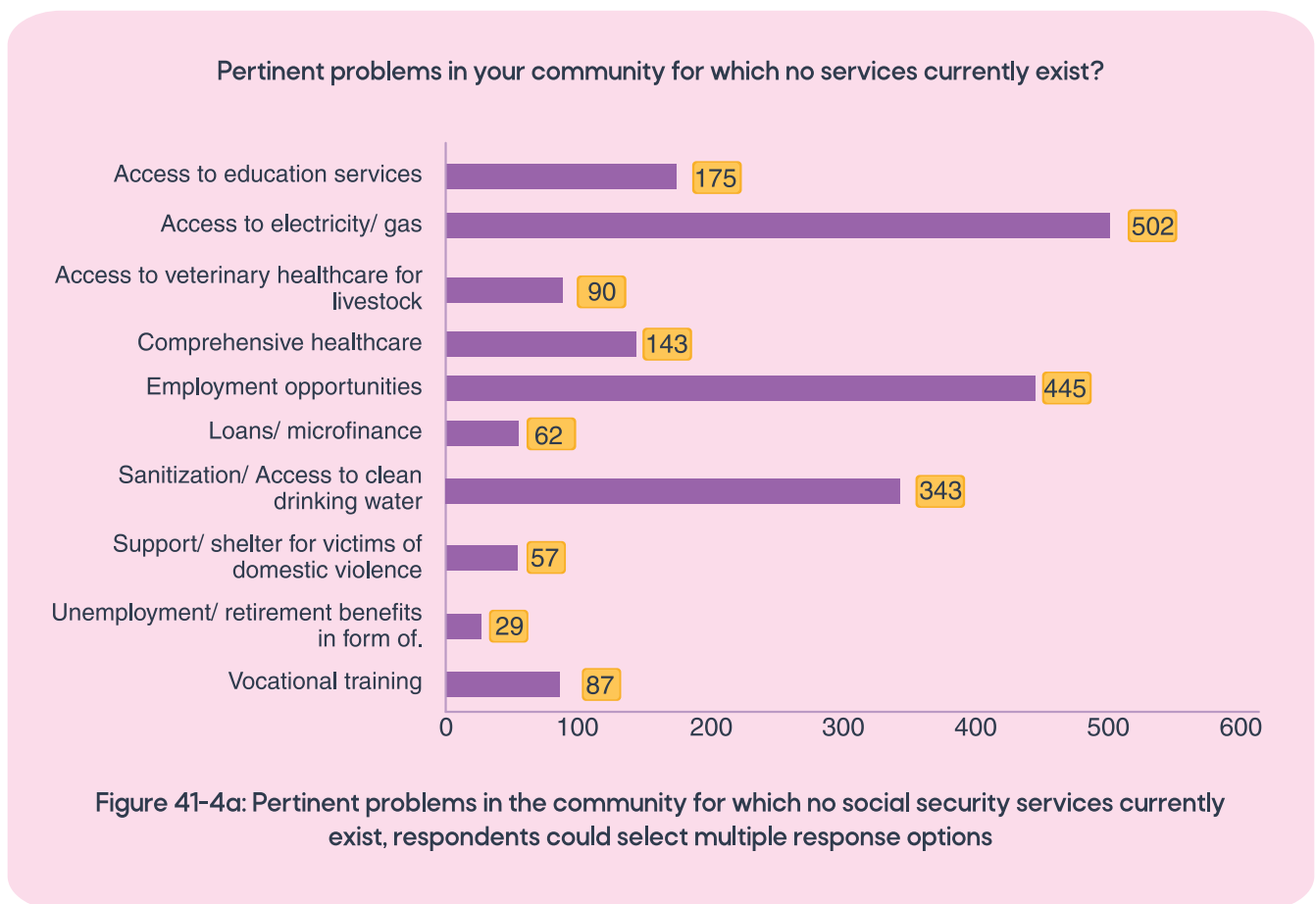


Figure 40-3.4.2Da: Issues of mobility further divided into coded categories of issues

4. Recommendations

Our survey instrument and interview guide were designed to offer a platform to our respondents where they could share their recommendations. This approach was intentional and enabled us to collect participatory suggestions for improvements, aligning with the unique needs of women within the communities. It moved away from a top-down approach, ensuring the respondents felt empowered, autonomous, and truly heard, allowing their voices to shape the narrative.

Our survey instrument asked our respondents the “pertinent needs of women in their community for which no social security schemes currently exist.”? The responses are captured below:



Around 47% respondents highlighted domestic violence as a pressing issue, emphasizing the urgent need to create a safer environment for women. Lack of employment opportunities (61%) and lack of property ownership (69%) were also critical concerns. Other notable responses included mental health support, counselling services, legal aid, and skill development programs.

In addition to expanding the scope of the social security schemes, through our IDIs, we were able to map out several recommendations regarding the functionality and efficiency of the existing social security schemes as follows:

Awareness and Information Dissemination

- ❖ Increase information dissemination regarding the days, timings, and locations of cash disbursements.
- ❖ To reach a wider audience, use multiple modalities such as TV, newspapers, radio, and social media.
- ❖ Renew SMS notifications to beneficiaries of social security schemes to update them regarding the amount of cash transfers due.
- ❖ Display informative banners about required documents, processing times, and available services outside Nadra, with pictorial and visual guidance to cater to a broader audience.
- ❖ Develop educational campaigns in local languages to bridge the knowledge gap and address cultural perceptions that deter engagement with social security schemes.
- ❖ Communicate the limitations on fund collection to ensure clarity and satisfaction among beneficiaries.
- ❖ Conduct educational campaigns to sensitize beneficiaries about the appropriate usage of funds and regularly update them on fund utilization.

Improvement of Disbursement Mechanism

- ❖ Restrict fund receipt based on a beneficiary's Tehsil for record-keeping and an effective disbursement process.
- ❖ Revamp BISP/Ehsaas centers for beneficiaries who prefer visiting them to collect cash transfers.
- ❖ Prioritize door-to-door services for beneficiaries with limited mobility, like the elderly and disabled individuals.
- ❖ Implement a token or appointment system to control the number of beneficiaries at a given time.
- ❖ Publicly list the timings, ensuring transparency and managing beneficiary expectations.
- ❖ Ensure BISP/Ehsaas centers are geographically distributed and involve minimal travel time for beneficiaries.

Women-Centric Spaces and Staff Sensitization

- ❖ Have adequate staff to handle the volume of beneficiaries and minimize waiting times.
- ❖ Establish offices exclusively for women or create women-centric spaces.
- ❖ Implement training programs to sensitize staff about gender-related issues and interactions.
- ❖ Ensure an equal gender ratio in agents and police officers stationed at the centres.
- ❖ Train staff in conflict resolution to prevent incidents of violence.

Mobility and Access

- ❖ Provide separate bathrooms for men and women at service centers
- ❖ Implement separate queues for people with disabilities, young children, and pregnant women.
- ❖ Establish accessible facilities with ramps and wider doorways to assist people with mobility challenges.
- ❖ Introduce a childcare assistance program near service centers to aid single mothers.
- ❖ Institute a transportation allowance or shuttle service for beneficiaries, particularly those in rural areas or with limited mobility, to ensure accessibility for all.

Inclusivity in Registration

- ❖ Revision of eligible beneficiaries to incorporate new beneficiaries who have fallen below the poverty line.
- ❖ Include unmarried, pregnant and older women in the eligibility criteria for BISP/Ehsaas.

Stronger Support Mechanism

- ❖ Develop mechanisms to evaluate the needs of beneficiaries and the challenges they face for targeted solutions.
- ❖ Organize monthly meetings in every village to foster community engagement and understanding of local needs, promoting effective service delivery.

Financial and Digital Literacy

- ❖ Develop public-private partnerships to create women's bank accounts or easy paisa accounts to ensure women's financial and digital inclusion and empowerment.

Monitoring and Evaluation

- ❖ Implement a strict monitoring and evaluation system to assess safety and security measures at the centers and ATMs.
- ❖ Establish a complaint mechanism by creating and running a 24/7 functional helpline or an online portal.
- ❖ Establish a reporting system for incidents, complaints, or irregularities observed at the centres.

5. Limitations

5.1 Quantitative component

Since the survey was conducted in communities mapped under programmatic intervention by the LAS, the survey primarily included participants who belonged to areas with lower education levels, which resulted in a limited variance in perspectives. A skewed distribution of education can be seen by the fact that out of 731 participants, 406 (55%) were uneducated. Moreover, out of the 731 participants, a significant number (118 individuals) selected 'Law Enforcement' when asked about their awareness of social security schemes, suggesting that the presence of LAS representatives might have influenced their responses. This seemed to introduce a response bias.

Mitigation Strategies were, however, employed to overcome this limitation. The paralegals involved in data collection received extensive training on research ethics and methodology. Despite time and resource constraints, extensive efforts were taken to ensure their understanding of the significance of gathering unbiased data.

5.2 Qualitative component

Our study uses snowball and purposive sampling techniques, which could have introduced a sampling bias, impacting the representativeness of our findings. Our 9 IDIs offered deep insights; however, we were confronted with the problem of attrition, especially in Karachi. We were able to conduct only two interviews due to a limited time frame. This limitation challenged our ability to capture diverse insights and triangulate it with findings from other two districts. Moreover, despite social security schemes covering a wide range of programs, the targeted districts only had the overwhelming majority of unconditional cash transfers as the main functional program that the participants were aware of and benefitted from. Plus, numerous participants were confused if they were beneficiaries of BISP or Ehsaas programs, which further posed a limitation to our data findings. The interviews were primarily conducted in Urdu, translated in Sindhi, when necessary, and were then transcribed into English, which may have resulted in the loss of meaning.

Lastly, our study's scope is narrow- with focus on 3 districts with a limited number of participants; as a result, the findings may not be generalizable. Therefore, the findings should only be interpreted only within the framework of this study.



6. Conclusion

This study delves into the intricate challenges faced by women in Sindh concerning property rights and their access to social security schemes. The prevailing societal norms, which are strongly influenced by patriarchy, often relegate women to specific roles that affect how they perceive property ownership and social security schemes.

Our study highlights the urgent need for focused efforts to demystify administrative and bureaucratic procedures to bridge women's knowledge gap. A pressing need is also identified for implementing a robust monitoring and evaluation mechanism- to supervise the institutional workings of BISP and Ehsaas that could ensure efficient and efficacious disbursement of conditional and unconditional cash transfers.

6.1 Way Forward

Exploring challenges and gaps in accessing social security schemes and property rights through conducting interviews and focus groups with stakeholders, such as government officials, experts, and agents, will make the discourse more nuanced and add further depth to the policy recommendations. This would allow us to create and implement better interventions. Further research on the gaps and challenges of accessing social insurance schemes, post-retirement funds, and health initiatives is also warranted.

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