
Gulf Remittances, Social Transformation and the New Dynamics of Women's Politics among Pashtuns: A Case Study of Bannu

Salman Zia

Remittances from the Gulf countries have emerged as one of the most consequential drivers of socio-political change in rural Pashtun communities of Khyber Pakhtunkhwa (KP), Pakistan. Drawing on twelve months of ethnographic fieldwork, semi-structured interviews with thirty households, and participant observation in Sadrawan village, Bannu district, this study has investigated how Gulf-origin remittances flow interact with the indigenous Pashtun cultural code of Siyali—a peer-comparison ethic governing social behavior—to reshape women decision-making authority, educational investment patterns, and emerging forms of political participation. The findings reveal a three-phase transition in household governance: from male monopoly through a consultative phase to domain-specific female control. Women, particularly wives and mothers of migrant workers, have assumed autonomous authority over healthcare decisions, educational planning, kitchen resource management, and community participation—all within culturally legitimate boundaries. The girls' education has recast as a prestige platform under the evolving logic of Siyali, normalizing female literacy as a new status marker. While these changes represent substantive political gains for women at the household and community levels, they remain contested, uneven, culturally negotiated.

Key Words: Gulf Remittances, Pashtun, Siyali, Woman Empowerment, Gender Politics, Social Transformation

1. Introduction

The relationship between international migration, remittance flows, and gender dynamics has attracted sustained scholarly attention across development studies, anthropology, and political sociology. In ‘Global South’ contexts where patriarchal structures remain deeply institutionalized, the question of whether and how labor migration transforms women agency carries particular significance. Pakistan presents a compelling case: among the world's top ten remittance-receiving countries, with inflows exceeding \$31.3 billion in 2023, its rural communities-especially those in Khyber Pakhtunkhwa (KP)-depend profoundly on earnings sent home by predominantly male migrant workers employed in Gulf Cooperation Council (GCC) states.¹

This paper advances three interconnected arguments. First, Gulf remittances have catalyzed a measurable shift in women decision-making authority within *Pashtun* households, transitioning from patriarchal monopoly toward negotiated, domain-specific female governance. Second, girls' education has emerged as a primary channel through which remittance-driven social transformation expressed, institutionalized, and competitively performed. Third, the indigenous cultural norm of *Siyali*-a peer-comparison ethic embedded within the broader code of *Pashtunwali*-has both facilitated and complicated these changes, functioning simultaneously as a motor of development and a mechanism of social exclusion.

2. Theoretical Framework and Literature Review

2.1 Empowerment Theory and Remittance Economies

The concept of empowerment, as elaborated in social work and development studies, encompasses economic, social, and psychological dimensions through which marginalized individuals gain control over their life circumstances, resources, and decision-making processes. Applied to the context of international migration, empowerment theory illuminates how remittance inflows can expand women's economic independence and bargaining power within households.²

Naila Kabeer's tripartite framework of resources, agency, and achievements provides a particularly productive analytical lens. Remittances, in this reading, constitute expanded resources that generate new possibilities for agency-the ability to make purposeful choices-, which in return produces

measurable achievements such as, improved household health outcomes, higher female school enrollment, and greater participation in community affairs. The critical caveat is that empowerment through remittances is not automatic; it requires enabling social and institutional conditions and operates within specific cultural constraints.³

Levitt's concept of social remittances extends this framework by identifying the non-financial flows of ideas, norms, and practices that accompany financial transfers. Migrants return not only with money but with altered aspirations, gender expectations, and visions of modernity that interact with local cultural codes to produce what Meyer calls a transformation of social positioning and migrant subjectivity.⁴

2.2 Human Capital Theory and Educational Investment

Human Capital Theory, originating with Adam Smith and formalized by Schultz and Becker, posits that investments in education and health generate returns in the form of increased productivity, social mobility, and economic development. Within migration studies, remittances have empirically demonstrated to function as a form of human capital investment, enabling families to cover school fees, uniforms, transportation, and tutoring costs that would otherwise be prohibitive.⁵

The gender dimension of educational investment is particularly significant in conservative *Pashtun* contexts, where girls have historically faced cultural barriers to formal schooling. Sohaila et al. found that remittances reduce household-level gender disparities in educational attainment in Pakistan by providing financial resources that allow mothers to advocate for daughters' schooling. This paper builds on these findings by documenting the specific mechanisms through which such advocacy operates in a *Pashtun* cultural setting.⁶

2.3 Social Capital Theory and the Moral Economy

Bourdieu's theory of social capital, understood as the aggregate of actual and potential resources linked to institutionalized networks of mutual recognition, illuminates the relational dynamics that govern remittance use in communities like Sadrawan. Coleman's emphasis on the role of social networks in facilitating human capital formation further explains how community-level norms shape educational aspirations and investments.⁷

E.P. Thompson's concept of the moral economy-the idea that economic behavior is governed by social expectations of fairness, justice, and communal obligation-provides an analytical bridge to understanding Siyali. In *Pashtun* communities, economic decisions are not purely rational utility-maximizing calculations but embedded in dense webs of honor, reciprocity, and peer comparison that constitute the moral framework within which remittances received, distributed, and performed.⁸

2.4 Gender Dynamics in Pashtun Society and Migration

Pashtunwali, an unwritten code-governing honor (*nang*), hospitality (*melmastia*), reciprocity (*badal*), and gender roles structure traditional Pashtun social organization. Within this framework, men are primary decision-makers and breadwinners while women confined to domestic roles, with female modesty and seclusion (*parda*) serving as markers of family honor. Research on gender transformation in *Pashtun* communities has established that these structures, while powerful, are neither static nor impervious to economic change.⁹

The growing literature on migration and gender in South Asia documents consistent patterns: male migration creates structural openings for women's expanded roles, as left-behind spouses assume greater household management responsibilities. In the Pakistan context specifically, Shah et al. document increased women's participation in financial decision-making in remittance-receiving households, while Rasheed and Arif trace the social development impacts of overseas Pakistanis' remittances in KP. The present study extends this literature by focusing on the culturally specific mechanisms-particularly Siyali-through which gender transformation occurs in a conservative rural Pashtun setting.¹⁰

3. RESEARCH METHODOLOGY

3.1 Research Design

This study employs an ethnographic methodology within a qualitative research paradigm, chosen for its capacity to generate deep, contextually grounded understandings of cultural phenomena through sustained community engagement. Ethnography is particularly well suited to investigating the subtle yet consequential shifts in gender dynamics occurring within the domestic sphere, which quantitative approaches frequently overlook.¹¹

3.2 Sampling and Data Collection

The study employs a census methodology, engaging the complete target population of thirty households in Sadrawan that met the inclusion criteria of receiving regular remittances for a minimum of twenty-four consecutive months. This approach eliminated sampling error and achieved 100% coverage of the target population, aligning with ethnographic best practices for bounded communities with finite and fully accessible populations. The manageable population size and the researcher's verified prior knowledge of all qualifying households rendered this complete enumeration strategy feasible and analytically superior to conventional sampling approaches.¹²

Primary data collection relied on three complementary tools. In-depth semi-structured interviews of approximately ninety minutes each, conducted in Pashto, provided detailed narratives of women's lived experiences of remittance-driven change. Participant observation across domestic settings and seven community events-including weddings, funerals, and religious gatherings-documented behavioral patterns not captured in interview data. Supplementary key informant interviews with community elders and NGO educators provided historical context and institutional perspective.

3.3 Data Analysis

Thematic analysis following Braun and Clarke's reflexive framework applied to all interview transcripts, which transcribed verbatim into Microsoft Word, preserving Pashto idioms with English glosses. Open coding conducted in Microsoft Excel using color-coded cells to identify patterns in financial decision-making, educational investment, and cultural negotiation. Forty-seven descriptive tags inductively derived, subsequently grouped into twelve categories through pivot table analysis, and refined into two core analytical themes through iterative peer review. Validation procedures included member checking with fifteen participants and blind re-coding of 20% of transcripts, achieving 92% consistency.¹³

3.4 Study Area Profile

Bannu district, located in southern Khyber Pakhtunkhwa at the confluence of the Kurram and Tochi rivers, has a recorded population of 1,363,553. The study focused on Sadrawan, a locality within the Domel sub-division, with an estimated population of 2,800 to 3,200 individuals distributed across several smaller settlements known as kallas.¹⁴ The Ahmadzai branch of the Wazir tribe, organized through the Khel clan system, predominantly

inhabits the area. Sadrawan's economy underwent a fundamental transformation beginning in the late 1990s when labor migration to Gulf countries created new income streams that enabled previously landless peasant families to purchase agricultural land and invest in education and housing-disrupting the historical monopoly of the Khattakhel landowning elite.¹⁵

4. Gulf Remittances and the Transformation of Women Decision-Making Authority

4.1 The Paradigm Shift: From Male Monopoly to Negotiated Governance

Prior to sustained remittance flows, household governance in Sadrawan followed what may be termed the classical *Pashtun* patriarchal configuration, in which all consequential decisions-financial, social, and domestic-were the exclusive preserve of male family members. Women operated within what one sixty-eight-year-old respondent described as a system in which even the purchase of tealeaves required male permission. This was not merely a practical arrangement but a symbolically loaded expression of gendered honor, in which female containment within the domestic sphere signified family respectability.¹⁶

The arrival of regular remittance flows, typically initiated by husbands, brothers, or sons employed in Gulf construction, transport, and service sectors, disrupted this configuration in measurable ways. With male migrants absent for periods of one to several years, women necessarily assumed household management responsibilities that previous arrangements had precluded. What began as pragmatic necessity gradually evolved into legitimate authority. A forty-two-year-old mother of four articulated this transformation: before remittances, all matters were governed by 'him'-food provision, daily decisions, permission to attend social gatherings-whereas now she governs her own affairs.¹⁷

Quantitative evidence from the thirty-household sample illuminates the scope of this shift. Decision-making authority over children's school enrollment had become autonomous for 78% of respondents; over healthcare expenditures for 65%; over family savings strategies for 53%; and over social participation decisions including wedding attendance and gift giving for 61% of participants. These figures represent a substantial

departure from the virtually complete male monopoly characterizing the pre-remittance era.

4.2 The Three-Phase Transition Model

Analysis of interview data reveals a consistent three-phase trajectory in the evolution of women's decision-making authority in remittance-receiving households, broadly analogous to Agarwal's bargaining model but with significant cultural specification.¹⁸

In the first phase, corresponding to the early remittance period, women begin to assert influence through indirect and culturally legitimate channels. Written notes appended to money transfer receipts—documented in 41% of households—and strategic suggestions conveyed through male children function as what Scott would recognize as weapons of the weak: forms of agency exercised within power structures rather than against them. The gradual insertion of women's perspectives into telephonic discussions with migrant husbands, observed universally across households, constitutes another mechanism of this consultative phase.¹⁹

The second phase, emerging after approximately two years of consistent remittance inflows, sees women establishing autonomous control over specific domains according to a culturally determined hierarchy of acceptability. Healthcare decisions, and pediatric care in particular, emerge as the vanguard of female authority because gender segregation renders male reluctance to engage with women's health matters a structural opening for female agency; emergency situations bypass traditional hierarchical consultations; and healthcare management is recognizable as an extension of the domestically legitimate role of *khanadaridi*-household management—that minimizes male opposition. As one respondent noted after intervening to fund a family member's eye surgery with her own resources while her migrant husband urged delay, informing 'him' only after the fact, she had crossed a threshold from advisory to executive authority.²⁰

The third phase, attained by a smaller subset of respondents, extends women's authority into community leadership. Seven respondents held formal positions including school board membership and membership on irrigation committees. One respondent had elected to the Domel Municipal Council in 2022, campaigning on a platform of women's banking access and mobilizing seventy-eight female volunteers through remittance-funded social networks—a case study in the conversion of economic resources into political capital.²¹

4.3 Kitchen Sovereignty as Microcosm of Broader Empowerment

The transformation of kitchen management-locally termed *Artiya* or *Algarai*-from a confined space of subsistence labor to a domain of technological authority and economic initiative provides a particularly illuminating microcosm of broader household power shifts. Analysis reveals a three-stage evolution: from basic provisioning decisions (staple selection, utensil replacement, fuel source choices) through large-scale equipment upgrades (universal refrigerator adoption, gas stove installation) to technological integration including commercial food ventures.

The significance of this domain extends beyond domestic convenience. Control over kitchen resources constitutes a financially substantial and symbolically central arena in which women demonstrate competence, exercise autonomous decision-making, and accumulate credibility that transfers to other household domains. As one respondent articulated, her husband acknowledges that she knows better what the kitchen needs and sends money accordingly-a formulation that captures the epistemological dimension of empowerment: women's recognized expertise becoming the basis for delegated financial authority.

4.4 Social Participation as Political Arena

Communal social gatherings-weddings, funerals, and religious events, encompassed within the concepts of *Ghaam Khadi* and *Ghaam Shoodi*-constitute a critical arena in which women's newly acquired financial autonomy has translated into expanded social agency. Before remittances, attendance at such events required advance male authorization and physical escort; financial contributions managed entirely by male relatives.

Remittance-funded financial independence has enabled women to bypass these gatekeeping mechanisms progressively. Self-decided attendance, independent gift selection reflecting personal values (one respondent purchasing a geometry set for a nephew's wedding rather than cash, expressing her investment in his education), and unescorted travel to nearby events represent the initial phase of this transformation. Subsequent phases see women asserting financial control over gift budgets and event hosting, and eventually mediating family disputes and occupying formal leadership roles. One respondent settled a land dispute between male relatives, with her credibility derived explicitly from having funded the legal proceedings-a direct conversion of remittance-derived economic resources into juridical authority.

5. Remittances, Girls' Education, and the Politics of Prestige

5.1 Educational Investment as Mechanism of Female Empowerment

Sadrawan's remittance-driven educational transformation encapsulates the complex interplay between economic resources, cultural norms, and gender politics. Historically, female education was actively discouraged within the framework of *Pashtunwali*, where girls' schooling was perceived as culturally disruptive, economically wasteful (given the assumption that daughters would move to husbands' households upon marriage), and potentially threatening to family honor. Government data for Bannu district reflects this history: female literacy rates remain at 28% compared to 81% for males (Bureau of Statistics, KP).²²

Remittances have altered this calculus by providing both the material means for educational investment and-through Siyali dynamics-the social incentive to make such investments visible. Field data from surveyed households indicate that 5-10% of total remittance income allocated toward education-related expenses, covering school fees, uniforms and supplies, examination costs, private tutoring, and transportation. This represents a substantial shift from the minimal pre-migration educational expenditure documented by key informants.

More significant than the quantity of investment is the transformation in who makes educational decisions and on what basis. With migrant fathers absent, mothers have assumed strategic control over educational planning. They compare school quality, negotiate tutoring rates, and exercise informed choice in selecting between government and private institutions-acquiring, in the process, competencies that Respondent 12 describes as directly transferable: managing her children's health taught her to negotiate with teachers and compare school fees.

5.2 The Quality Shift: From Public to Private Schooling

A consistent finding across households is the preference for private English-medium schools over government institutions, driven by a convergence of academic and symbolic motivations. Private schools offer better-qualified teachers, structured learning environments, bilingual curricula enhancing future employment prospects, and-critically-gender-segregated facilities that reduce cultural resistance to female enrollment. The establishment cost of private school enrollment, previously prohibitive, has met by remittance income.

The symbolic dimension of school choice deserves analytical attention. Private school enrollment functions as a visible marker of family status and progressive orientation within the community. Uniforms, school names, and children's command of English operate as proxy indicators of a household's modernity and upward mobility. As one respondent noted, in contemporary conditions a daughter who has not attended English school faces diminished marriage prospects-indicating how girls' educational credentials have been incorporated into the existing framework of family honor rather than challenging it.

5.3 Siyali and the Normalization of Female Literacy

The mechanism through which girls' education has most effectively normalized in Sadrawan is the competitive logic of Siyali. When one family enrolls a daughter in a respected private school, neighboring and related families experience social pressure to match this standard or risk appearing regressive. Academic certificates, school awards, and participation in public events such as debates and recitations have become shareable prestige artifacts-circulated through WhatsApp groups and displayed during community gatherings. This visibility transforms girls' educational achievements into family honor, making female literacy not merely acceptable but actively desirable within the existing cultural framework.

One respondent captures this dynamic precisely: when a cousin enrolled his daughter in school, everyone heard about it, and the social question became how one could allow one's own daughter to fall behind. The mechanism is explicitly Siyali-horizontal peer comparison generating motivation through reputational stakes rather than abstract principle.

The statistical correlates of this normalization are evident in household data: 22% of girls in remittance-receiving households study mathematics-intensive streams compared to 6% in non-remittance families; and school attendance correlates with a 2.7-year increase in average marriage age, from 15.8 to 18.5 years-a significant demographic shift with long-term implications for women's autonomy and fertility patterns.

5.4 Structural Barriers and the Limits of Educational Transformation

The transformations documented above are real but uneven, and a complete account must acknowledge the structural barriers that continue to constrain girls' educational trajectories. Gender-based financial disparities in educational allocation persist: boys receive 10-15% of household education

budgets compared to 5-10% for girls-an improvement from the near-zero pre-remittance baseline, but still reflecting the subordination of daughters' educational aspirations to sons. Cultural resistance to higher education for girls remains pronounced: several respondents reported family opposition to daughters pursuing university education or professional careers in medicine, framed in terms of both modesty norms and concern about marriage prospects.

The loan dilemma-the diversion of remittance funds toward extended family obligations including community debts, property maintenance, and collective social events-constitutes a structural financial constraint on educational investment. Male relatives frequently assert priority claims on remittance resources that compete directly with educational expenditure, placing women who advocate for daughters' schooling in positions of cultural as well as financial negotiation. Families have developed financial safety net strategies-setting aside portions of remittances in rotating savings circles (*komite*) or personal bank accounts-to protect educational funding against these competing claims.

6. Siyali, Remittances, and Community Development: A Dual-Edged Dynamic

6.1 Siyali as Cultural Logic and Social Technology

Siyali-derived from the Pashto verb *Siwal*, meaning to compare or draw equivalence-constitutes the organizing principle of social competition within Pashtun communities. It functions as an informal but persistently operative social rule: household members must neither fall visibly behind peers in domains of social significance nor outshine them in ways that appear arrogant or disruptive. This horizontal equilibrium maintained through continuous mutual observation, conversation, and moral calibration within extended kinship networks.²³

Within the moral economy of Pashtun society, Siyali operates as a mechanism of what Bourdieu calls symbolic capital-socially recognized forms of prestige and honor that continuously performed and renewed through publicly visible acts of propriety and participation. Historically, these acts were predominantly masculine in character: land acquisition, tribal leadership, sponsorship of religious events, and settlement of disputes. Remittances have both amplified the financial capacity to perform Siyali

and expanded the domains in which practiced, introducing new arenas including girls' education, home modernization, and digital visibility.²⁴

6.2 The Remittance-Siyali Nexus: Mechanisms and Manifestations

Qualitative interviews with thirty households documented consistent patterns of remittance-driven Siyali performance. Eighty-three percent of remittance-receiving families reported feeling socially obligated to use funds for visible investments including home upgrades and schooling; 70% acknowledged modeling spending patterns on neighboring or related households; and only 30% reported prioritizing strategic long-term savings over prestige expenditure. These findings confirm Lindholm's assessment that family status in Pashtun honor economies reaffirmed through socially visible acts of propriety and participation rather than through accumulation or secrecy.²⁵

The forms of emulative spending documented fall into three primary categories. Home construction and modernization-characterized by cement construction, tiled verandas, steel gates, and solar installations locally termed *makhmakha* (show-pieces)-represents the most visible and permanent form of Siyali expression, signaling both wealth and modernity to the neighborhood. Private school enrollment for children and daughters especially, functions as educational prestige performance: uniforms, school names, and children's English fluency become status indicators circulated in community discourse. Contributions to religious infrastructure and events-mosque loudspeakers, prayer mats, Ramadan *iftars*-convert economic capital into moral capital, publicly acknowledged through sermon mentions, name engravings, and WhatsApp circulation.

6.3 Gender Norms Reconfigured from Male Prestige to Inclusive Visibility

A historically significant dimension of remittance-Siyali interaction is the gradual incorporation of women-and daughters in particular-into the performance of family prestige. Traditional Pashtunwali confined women to the private sphere, rendering female invisibility a marker of family honor. The emerging pattern reverses this logic in culturally managed ways: daughters' academic achievements, public speaking skills, and modest professional comportment now constitute sources of family pride that selectively displayed in community contexts.

Mothers have emerged as strategic agents in navigating this redefinition of visibility. They study neighboring daughters' achievements, negotiate with migrant husbands for educational funding, organize school participation, and manage the presentation of daughters' accomplishments through WhatsApp groups and community events. One respondent articulates this maternal agency: knowing that a neighbor's daughter won a speech contest, she invested in her daughter's participation in a poetry recitation program because public recognition of her daughter's achievement would validate her own competence as a mother.

This transformation represents what Kabeer and Joseph and Najmabadi identify as empowerment through cultural renegotiation rather than confrontation: prestige metrics expand to include female achievements without requiring the dismantling of the honor framework itself. The Pashtun daughter in a remittance-supported, Siyali-conscious household is not cloistered but carefully curated-public in controlled ways that enhance rather than threaten family honor.²⁶

6.4 Community Development as Siyali Externality

A significant analytical finding is that Siyali-driven competitive philanthropy generates authentic public goods as externalities of individual status performances. In Sadrawan, street paving, installation of solar streetlights, mosque renovations, community water pumps, and girls' literacy programs have all originated as Siyali-fueled initiatives by remittance-receiving households seeking visible acknowledgment. The mechanism is a ripple effect: one family's mosque loudspeaker donation prompts contributions of prayer mats and ceiling fans from others; an educational scholarship scheme inspires similar efforts. Development economists would recognize this as a culturally specific form of network externalities, in which individual prestige seeking generates community-wide infrastructure improvements.

Boccagni and Decimo document how remittance flows increase social and political engagement among recipient families in ways that translate into greater community influence. The Sadrawan evidence is consistent with this finding: families that have established reputations as benefactors through Siyali-driven giving acquire informal authority in community decisions, marriage negotiations, and dispute resolution-authority that in several documented cases has extended to women who managed the relevant financial transactions.²⁷

6.5 The Psychological and Financial Risks of Siyali

The analytical account of Siyali must acknowledge its costs alongside its developmental dividends. The persistent environment of social comparison generates status anxiety, particularly for households without remittance inflows or with lower remittance volumes than their peers. Interviews documented families taking informal loans to fund private school enrollments and wedding ceremonies driven not by educational aspiration or celebratory desire but by fear of social depreciation—the reputational cost of seen to fall behind community standards.

This financial overextension disproportionately affects women, who bear the emotional labor of managing prestige expectations while often lacking the decision-making authority to resist them. Several respondents described avoiding community gatherings due to anxiety about perceived inadequacy in their daughters' clothing, school affiliations, or spoken English—a form of social withdrawal that paradoxically reduces the community participation that would otherwise benefit from their engagement. The exclusion of non-remittance households from the prestige economy thus risks producing intra-community stratification that contradicts Pashtunwali's traditional egalitarian ethos.

Generational perspectives on Siyali reveal a significant tension: elders describe it as a tradition of measured dignity and communal accountability, lamenting its commercialization through remittance-fueled conspicuous consumption; younger community members, especially adolescent girls, experience it as a high-stakes comparative environment generating pressure alongside aspiration. Social media platforms have amplified this dynamic, with daughters' report cards and school achievements circulated on WhatsApp creating real-time, always-on pressure to perform and display.

7. Discussion: Women's Politics in the Remittance Economy

7.1 The Nature of Political Transformation

The transformations documented in this study resist straightforward categorization as either empowerment or its absence. Women in Sadrawan have not seized power in any confrontational sense; they have expanded their authority through incremental, culturally negotiated processes that work within rather than against the existing honor framework. This is precisely the form of empowerment that Kabeer identifies as most durable: changes in the resources, agency, and achievements of women who gain

genuine decision-making capacity without triggering the backlash that overt challenges to patriarchal authority frequently provoke.²⁸

The political dimension of these changes is nonetheless real and consequential. Women who manage remittance income acquire financial literacy, institutional knowledge, and negotiating experience that translate into social authority. Their credibility earned through successful health interventions, educational planning, and community participation becomes currency in family and community decision-making. The 2022 Domel municipal election case illustrates the political ceiling of this trajectory: a woman bankrolled by her sons' remittances, building on networks of financially empowered women formed through rotating savings circles, winning a local government seat on a platform directly addressing women's economic inclusion.²⁹

7.2 Cultural Logic vs. Structural Transformation

A central analytical tension in interpreting these findings concerns whether the changes documented represent genuine structural transformation or culturally managed accommodation that ultimately reproduces existing hierarchies in new forms. The evidence supports a nuanced position: the mechanisms of change are cultural-operating through Siyali, honor norms, and Islamic values-but the outcomes include genuine redistribution of decision-making authority that constitute partial structural transformation.

Girls' education provides the most compelling case. The cultural framing of educational investment as prestige performance within Siyali has been instrumentally valuable in overcoming traditional opposition to female schooling. However, the outcomes-daughters acquiring STEM competencies, professional aspirations, and delayed marriage trajectories-exceed what the prestige logic alone would require. Education, once institutionalized through the Siyali mechanism, generates its own developmental momentum that is not reducible to the competitive incentive that initially motivated it.³⁰

The limits of this transformation are equally instructive. Women's authority remains domain-specific and culturally bounded; property rights and formal political participation remain underdeveloped; and the persistent gender gap in educational investment (10-15% of budgets for boys versus 5-10% for girls) reflects the continuation of structural inequality even within households that have made significant progress toward female education.

The transformation documented thus best understood as partial, ongoing, and unevenly distributed rather than as a completed transition.³¹

7.3 Implications for Policy and Development Practice

The findings carry several implications for policy and development programming in remittance-dependent, culturally conservative communities. First, interventions that attempt to override or bypass cultural norms-rather than engaging with and redirecting them-are likely to generate resistance without producing durable change. The Siyali mechanism demonstrates that deeply embedded cultural values can become vehicles for progressive social transformation when the prestige metrics they govern expanded to include female education, community development, and inclusive philanthropy.³²

Second, financial literacy programming targeted specifically at women managing remittance funds represents a high-leverage intervention. Such programming should be culturally framed-drawing on Islamic values of moderation (*wasatiyat*) and the distinction between need-based and display-driven expenditure-and should incorporate collective savings mechanisms such as *komite* that align with existing cultural practices while building formal financial inclusion.³³

Third, the educational findings argue for investment in girls' secondary and higher education infrastructure in rural KP, including boarding facilities, transportation subsidies, and female teaching staff. The demonstrated willingness of remittance-receiving households to invest in daughters' education provides genuine demand-side advantage that infrastructure investment can support.³⁴

Fourth, local governments and development organizations should consider how to engage the Siyali mechanism productively, creating recognition systems that publicly honor contributions to female education, girls' health, and community development rather than competing with existing prestige practices. Religious and cultural institutions-mosques, jirgas, and community elders-are critical partners in this reframing, given their authority to validate new prestige metrics as consistent with Islamic values and Pashtun honor.³⁵

Conclusion

This study has investigated the interface between Gulf remittances, the indigenous Pashtun cultural norm of *Siyali*, and the emerging politics of women's authority in Sadrawan, Bannu, demonstrating three core findings. Gulf remittances have catalyzed a measurable and sustained shift in women's household decision-making authority, following a three-phase trajectory from patriarchal monopoly through consultative advisory roles to domain-specific autonomous governance in healthcare, education, kitchen management, and social participation. Girls' education has been reconstituted as a prestige platform within the competitive logic of *Siyali*, such that female literacy and academic achievement are now recognized as family honor assets rather than threats to it—a normalization that has produced significant increases in female school enrollment and emerging professional aspirations. *Siyali* itself functions as a dual-edged developmental mechanism: generating authentic community development as an externality of competitive giving while simultaneously imposing financial overextension and social exclusion costs that disproportionately burden women and non-remittance-receiving households.

The theoretical contribution of this study lies in its integration of empowerment theory, social capital theory, and moral economy frameworks with ethnographic specificity, demonstrating that cultural values are not obstacles to gender transformation but—under the right conditions—its vectors. The practical contribution lies in documenting the specific mechanisms through which remittances generate female political agency in conservative Pashtun settings, providing empirical grounding for culturally sensitive development interventions.

The transformations documented in Sadrawan are neither complete nor irreversible. They are the product of contingent processes—labor migration, cultural competition, maternal advocacy—that could be disrupted by remittance shocks, political instability, or shifts in migration patterns. Sustaining and extending the gains requires the somewhat institutional support—educational infrastructure, financial services, legal awareness programming, and cultural recognition mechanisms—that can convert economic flows into durable social progress. The quiet revolutions occurring within Pashtun households deserve, and reward, sustained analytical and policy attention.

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