

---

# **Globalization: Feminization of Poverty and need for Gender Responsive Social Protection in Pakistan**

\_\_\_\_\_ Syeda Mahnaz Hassan

\_\_\_\_\_ Khalil Ahmad

\_\_\_\_\_

The integration of gender and social protection is a complex phenomenon in terms of defining and differentiating the gender issues, shaping the gender-sensitive policies and using the gender lens in exiting social protection programs. This study synthesizes research findings from a multi-area sector based study on social protection issues from a gender perspective of women working in informal sector of economy, its effectiveness and its outreach to this poor, vulnerable, less privileged segment of population. The paper examines the types of social protection risks these women face on micro, meso and macro level and to which extent they are availing social protection programs. It also assesses that how far gender aspects have been incorporated while designing, executing and evaluating social protection policies and programs in Pakistan. The study employs triangulation of methodology and uses secondary sources review, collection of data through a structured interview schedule from women working in the informal economy, interviews of key informants and focus group discussions. It was found that 'globalization' has negatively affected these poor women and has become one of the main causes of their poverty. The gender dimension has been completely ignored in development of social protection programs in the country and no benefit of these programs and schemes trickles

down to the poor and marginalized segments of the society, specifically the women working in the informal economy.

## Introduction

According to the development proponents, development is a multi-dimensional process (Sen, 2000). It refers to changes in popular attitudes, national organizations and societal structures along with enhanced rate of economic growth and reduction in inequality and poverty from the society. Globally, the research studies have revealed that women have a propensity to be poorer than men, comparatively more divested of education and health facilities, more subjected to gender discrimination and, concurrently, it has also been found by different researches that women expend their income for their household and children than men, as women are considered responsible for child rearing in all the societies (Todaro & Smith, 2009). Accordingly, the development theorists believe that women play a fundamental role in determining the development status of any society. The vital global issues like women empowerment, gender discrimination and poverty alleviation have been focused in the Millennium Development Goals (MDGs). This reflects the global understanding that actual development cannot be achieved without women emancipation. Astonishingly, poor women have not benefitted from the 'globalization' internationally (Basch, 2004) or even from the social protection programs on national basis. This has pushed the poor women working in the informal sector of economy deep down in the poverty circle.

## Globalization

The term 'globalization' means enhancing the inter-connection of the world's cultural, political and economic systems. It is an international movement towards financial, trade, communication and economic integration. Globalization implies the opening of nationalistic and local perspectives to a broader outlook of an inter-reliant and interlinked world. According to Basch (2004), the concept of risks and globalization are tied up

together. Risks are defined as the "...changes in the level of human well-being due to sudden changes that threaten the vital core of human lives..." (Fukuda-Parr, 2004). The globalization increases risks and creates many instabilities. Summerfield and Aslanbeigui (2001) focused on "systemic risks". These are created by the globalized economy but constantly paid for by the powerless and less wealthy; the poor, the minorities, the women and children in developing nations. They defined risk as improbability, which means "unknowability of the duration, impact, timing or extent" of the economic crises which happen due to globalization and also result in political, social and economic crises. Economic crises are system generated risks and cannot be reduced as they happen due to the globalization process. Hence, the risk is generally considered a consequence of globalization by these researchers. Therefore, the system produced risks cannot be dealt with by targeting the individuals but their ultimate affectees are individuals in general and women in particular.

The other risks and costs of globalization are inequalities in wealth and income, inflation, macroeconomic instability, threats of irreversible damage to ecosystems, trade imbalances, unemployment and loss of economic and cultural diversity. Additional risks associated with globalization are spread of a materialistic attitude and lifestyle, greater risk of diseases being transported unintentionally between nations, increased flow of skilled and non-skilled jobs from the developing to the developed nations, decrease in environmental integrity, infringement by international organizations such as World Trade Organization (WTO) of individual and national sovereignty (Basch, 2004).

### Globalization's Effect on Women

Although, this is an acknowledged fact that globalization has brought an unprecedented economic development in various parts of the world, however, the process of globalization has been criticized for its being a source of wealth accumulation in the

developed world and its limited role in poverty alleviation of the poor developing countries (Yilmaz, 2010). The benefits of globalization such as new market openings, latest technology, modern equipment, world trade rules and regulations have been only skewed towards the rich and developed countries to a greater extent and the elite minorities of the less developed countries to a lesser extent. The process of globalization has created a gulf between the 'beneficiaries' and the 'less privileged' segments of the world.

Moreover, the poor, marginalized, credit constrained women, lacking legal support and access to insurance and welfare services, have not been benefitted from the fruits of globalization. In South Asian countries, the women's average earned share from income generating activities is 24.7percent which is even quite lower than the shares in other developing countries (32.4percent) (UNDP, 1999). Breman (2009) pointed out that the major Asian informal labour force could not endure globalization mainstays, such as, trade liberalization and free market policies, highlighting the need for collective voice and concrete efforts for the rights and benefits of this fragmented work force. The highly skilled, rich, technically advanced, literate urban elites can take advantage of the surge in the financial sectors of the globalized world. Although, the influx of multinational foreign firms provides the new business avenues, but are complimented by higher level skill set and education.

The stream of globalization is characterized with increased informalization of work force as of trade liberalization, rising transaction costs, low prices and more variety due to competitive pressures giving more economic opportunities to women labourers to engage in business activities. On the other side, on macro level, the competitive market scenario has resulted in reduced public sector expenditure negatively affecting the income level of existing poor segments with low levels of human development. The globalization process is closely associated with

information technology which is not accessible to the women labourers. Furthermore, the globalized era, with its trade liberalization and structural adjustment policies, has witnessed the high unemployment rate because of downsizing strategies and employer's intentions of minimized transaction and low labour costs. Khattak and Saeed (2000) mention various pull and push factors including financial sector reforms, downsizing strategies, cost reduction intentions, liberal trade policies, high inflation and competitive rates responsible for extended informal sector and major concentration of women as its distinctive feature. The Economic Survey of Pakistan (2011-12) reported a decrease in formal sector employment from 26.7percent (2008-09) to 26.2percent (2010-11) and the informal sector absorbs 73.8percent of Pakistan's total labour force.

The rising tide of globalization has failed to gauge socio-economic and cultural risks faced by the poor informal women labourers. The economic scene of South Asian countries depicts women suffering from ancient scarcity of formal sector employment opportunities. The adverse impact of globalization in the absence of any precautionary and safety measures are also evident from the findings of the present study. The intensive manual labour, high ratio of school dropouts among girls, low skill set, low wages, lack of access to microcredit and other social protection measures explain the vulnerable position of informal women labourers in the global system.

A strong correlation between the feminization of poverty and the informal work employment is evident in South Asian economies (Doane, 2007). Worldwide, 70percent out of 2 billion people, the suffering from poverty, are women (ADB, 2009). Almost 60percent to 80percent informal sector in global market consists of women who do not avail social protection (UNIFEM, 2009). These women face the double jeopardy. On the one side, the impact of globalization has resulted in adding up to their miseries and, on the other hand, the existing social protection

measures, specifically designed for impoverished marginalized segments of the society, do not trickle down to them.

### **Social Protection's Effect on Women**

According to Poverty Reduction Strategy Paper-II, Government of Pakistan (2009), all the schemes in Pakistan's social protection framework have been developed as ad-hoc responses to manage problems which surfaced due to particular circumstances. It is also believed that some of the programs have been developed on the recommendations of the international donor agencies. There is no comprehensive social protection framework in Pakistan. Due to this, the existing social protection framework of Pakistan comprises overlapping and duplicating programs.

The existing social protection programs and schemes have been criticized by many researchers (Kabeer, Mumtaz & Sayeed, 2010; Jamal, 2010) as these schemes have numerous inbuilt design flaws and ineffective administrative structures. The weak institutional structures, duplicity and overlapping of functions, poor governance, inefficient targeting, low coverage due to limited and uncertain funding and bureaucratic service delivery mechanisms have diluted the impact of existing social protection measures in Pakistan. Due to these reasons, these programs have not been able to put a dent to the poverty in the country rather it is increasing every year. According to Economic Survey of Pakistan 2013-14, 61percent of the population is living under poverty line, that is, earning less than \$2 per day. The major cause of this increasing poverty in the country is that gender perspective is completely ignored while designing and implementing the programs which have been developed to alleviate poverty. The literature suggests that women tend to be poorer than men, are more deprived of the health, education and other facilities and at the same time face gender discrimination which places them at a very vulnerable position in the society.

On the basis of communal living in Pakistan, all the social protection programs consider 'household' as the beneficiary instead of individuals, even if women is the main bread earner (Zakat, Benazir Income Support Program (BISP) or Bait-ul-Mal). No gender about disaggregated data is available for any social protection program in the country. All the social security schemes (maternity scheme, pension scheme, workers welfare fund) are only meant for formal sector employees and retirees, which excludes women working in the informal economy, who are larger in number than any other category of labour force. These gender-blind social protection schemes are eventually resulting in increased incidence of poverty in the country.

## Methodology

The study employed triangulation of methodology. The secondary sources review, in-depth interviews through a structured interview schedule from women working in the informal economy, interviews of key informants and focus group discussions were conducted. The Table given below elaborates the methodology used in this study.

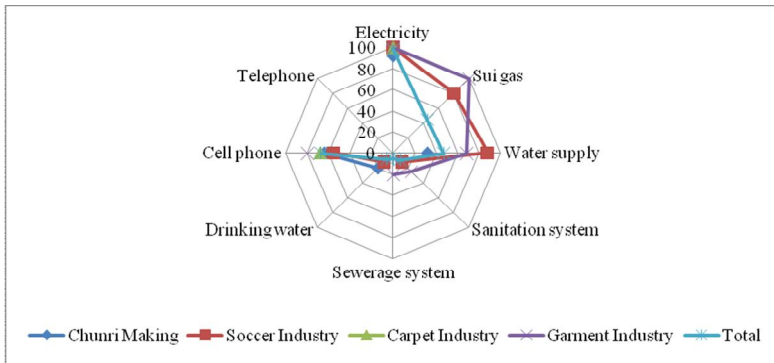
Table 1  
Multi-Area Sector Wise Study Methodology

Methodology	Details	Area
Individual questionnaires	Total of 200 respondents	Multan, Gujranwala, Sialkot, Faisalabad
Focus Group Discussions (FGDs)	Four FGDs with respondent	Multan, Gujranwala, Sialkot, Faisalabad
Desk review	Program document and secondary data analysis	Pakistan, India, Sri Lanka, Bangladesh, Nepal
Key informant interviews	CEO Akhuwat President Home Net Pakistan	Lahore

## Findings

In the present study, the respondents were asked about the social security provisions like electricity, drinking water, burning

gas, telephone, etc. The study findings revealed that majority of the respondents (98percent) were having electricity in their homes, but, they were facing long hours of unscheduled load shedding which sometimes was more than eighteen hours in a day. Figure 1 Utilities in the House



The respondents discussed this problem in FGD sessions and seriously complained about the high electricity bill in spite of such long hours load shedding.

*"For long hours, uninformed electricity load shedding is done but still we have to pay high bills. We are bound to pay high electricity bills like Rs. 2000/- or Rs. 3000/- monthly. In such poor household conditions, we do not afford to pay so much amount as bills". (Collective Response, Soccer Industry)*

about 45percent and 47percent respondents were having water supply and natural gas provision respectively. The respondents were availing the basic facilities like sanitation system, sewerage system and clean drinking water.

*"I am suffering from hepatitis. We do not have access to clean drinking water. The water we drink is contaminated. Doctor advised me to drink clean water. I cannot afford to buy it. My whole budget will collapse". (Garment Sector Respondents)*



*"We do not avail any water supply facility". (Chunri Making Respondents)*

*"We have no sanitation system or sewerage system in our village. The rain water comes inside our homes and, due to non-availability of sewerage system, we cannot drain it". (Soccer Industry Respondents)*

Nearly 67percent of the respondents were availing cell phone facility. The land line telephone costs much less than the cell phones. The poor status of women, their illiteracy and low mobility do not allow them to avail land line telephone facility.

It was found in the present study that 96percent of the respondents were not having any written contract or documentation regarding their work. Only 4percent in two sectors had some simple written receipt for their work.

In this study, the poor women workers were having low income and eventually less savings to meet any emergent situation. Taking loan and managing their need was the usual solution for these women. But their awareness and access to banks, formal institutions and NGOs was very limited. Only 28percent of the respondents were able to avail from NGOs, being in urban or semi-urban areas. The respondents expounded that it is easy for them to get loan from NGOs than banks. According to them, the banks have numerous but difficult procedural requirements which they cannot complete. The procedures of NGOs are comparatively client friendly and the NGOs contact the women to acquire loan from them.

*"Bank only lends money to land owners. Poor people like us do not have any collateral to give". (Chunri Making Respondents)*

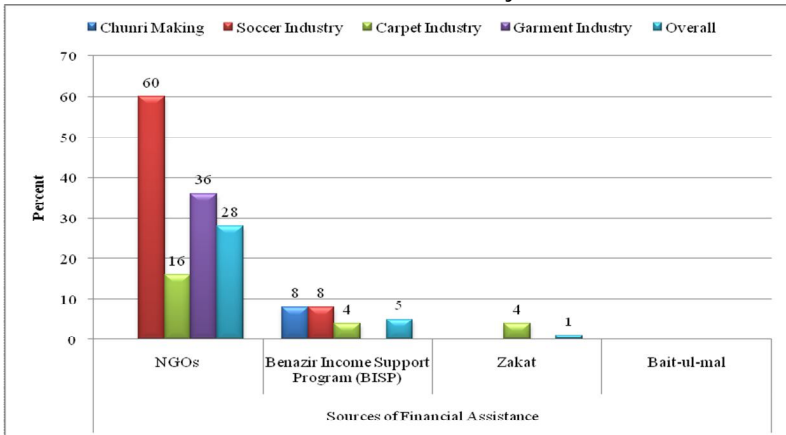
Not surprisingly, the women workers always utilize loans to fulfill some emergent need which is inevitable. For managing their risks or for expanding their own work, the women workers raised their demand for provision of interest free microfinance in FGD sessions.

*“We require interest free loans. We want to expand our work”.  
(Chunri Making Respondents)*

*“If we get loan from any bank, we will not be able to repay as we are poor, already living hand to mouth”. (Carpet Industry Respondents)*

Benazir Income Support Program (BISP) is a national program for helping the impoverished poor. In this study, it was found that only 5percent of the respondents were benefitted from BISP. Even being in an urban area, not a single respondent from Garment Industry was able to get benefit from this program.

Figure 2  
Financial Assistance from Social Safety Net Schemes



Only 1percent respondents were able to get support from Government's *Zakat* cash transfer facility. In case of *Bait-ul-Mal*, worse situation was found as there was not even a single beneficiary who was getting assistance from this social protection scheme. It was clear from these findings that these poor women workers were not availing any assistance from the existing social safety nets which multiplies their vulnerability while facing different risks.

The bad experiences of women depicted the true picture of the existing social safety nets and government's social protection measures.

*"The government has launched Benazir Income support program for the benefit and support of the poor but in no way it reaches the poor". (Garment Industry Respondents)*

*"The amount given by Zakat Department is quite small, only Rs. 1000/- per month". (Carpet Industry Respondent)*

*"We did not receive any amount from BISP. The funds are usurped at high level. The Government programs do not provide benefit to the poor". (Soccer Industry Respondents)*

*"The office incharge gave me a slip but afterwards he told me that my name is not included in the list I went there again and again, but it was a mere wastage of time". (Chunri Making Respondent)*

*"We heard about BISP. We gave our ID cards and got enrolled in it, filled the forms, paid the fee but nothing happened. No one came to help us". (Carpet Sector Respondents)*

A comprehensive summary of the risks, based on the study findings, faced by women working in the informal economy has been presented below (Table 2). The idiosyncratic risks faced by the women workers at individual and household level (Micro) and

the covariant risks faced at community level (Meso) and national / international (Macro) level are shown in the table. These risks complement each other and this table also illustrates inter-relationship between the various risks. For example, at household level, the restricted mobility results in gender division of labour at community level and further leads to invisibility of women’s work in national and international statistics which becomes a hindrance for effective policy formulation.

Table 2 manifests the risks faced by the women workers. These multifarious risks were found to be inter-linked and inter-dependent, strongly entrenched in their socio-cultural and economic positions. Therefore, the need for gender responsive social protection programs and schemes is evident in case of these women. Their risk assimilation and risk managing capability at individual, household and community level are entirely different from other segments of the society. The timely provision of social protection measures to manage their risks can help them come out of the poverty trap. But in the present circumstances, due to ineffective social protection provisions, this impoverished segment of the population is going deep down the vicious circle of poverty.

Table 2  
Major Risks Faced by Women Workers at Various Levels

Idiosyncratic Risks	Covariant Risks	
Individual/Household (Micro)	Community Level (Meso)	(Inter)National Level (Macro)
Socio-Cultural Risks		
<ul style="list-style-type: none"> <li>• Illiteracy due to poverty &amp; family restrictions</li> </ul>	<ul style="list-style-type: none"> <li>• Non-availability of school</li> </ul>	<ul style="list-style-type: none"> <li>• Low investment on social capital</li> </ul>
<ul style="list-style-type: none"> <li>• Low poverty household existence, decline in household income and welfare</li> </ul>	<ul style="list-style-type: none"> <li>• Overall economic and social indicators have worsened</li> </ul>	<ul style="list-style-type: none"> <li>• Global benefits have not trickled down</li> <li>• Unequal distribution of wealth and opportunities</li> <li>• No pro-poor policies</li> </ul>
<ul style="list-style-type: none"> <li>• Girl’s greater participation in domestic chores and home based economic activity</li> </ul>	<ul style="list-style-type: none"> <li>• Gender division of labour</li> </ul>	<ul style="list-style-type: none"> <li>• Less access and control over resources</li> </ul>

<ul style="list-style-type: none"> <li>• Restricted mobility - family disapproval to work outside</li> </ul>	<ul style="list-style-type: none"> <li>• Separate public &amp; private domains for males &amp; females</li> </ul>	<ul style="list-style-type: none"> <li>• Patriarchal system of society</li> </ul>
<ul style="list-style-type: none"> <li>• remunerative work blurs with domestic chores</li> </ul>	<ul style="list-style-type: none"> <li>• General perception about males as bread winners and women as house wives without productive work</li> </ul>	<ul style="list-style-type: none"> <li>• Non-recognition and invisibility of women's work</li> </ul>
<ul style="list-style-type: none"> <li>• Mostly men unemployed or doing low paid jobs</li> <li>• Lack of men's participation in domestic chores</li> </ul>	<ul style="list-style-type: none"> <li>• Survival of the poor household depends on women's work</li> <li>• Home based women workers over burdened due to productive, reproductive and care work</li> </ul>	<ul style="list-style-type: none"> <li>• Increase in unemployment due to globalization and macro-economic structural adjustments</li> <li>• More participation of women in informal economy</li> <li>• Non-recognition of care economy</li> </ul>
<ul style="list-style-type: none"> <li>• 'Divorce' social stigma / social fear for women</li> <li>• Limited freedom to remarry in case of divorce or widowhood</li> </ul>	<ul style="list-style-type: none"> <li>• Social acceptance of domestic violence</li> </ul>	<ul style="list-style-type: none"> <li>• Cultural practices and social environment are not women friendly</li> <li>• Work place harassment</li> </ul>
<ul style="list-style-type: none"> <li>• Mostly husbands are head of the households</li> </ul>	<ul style="list-style-type: none"> <li>• Social non-acceptability of women in authoritative roles</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of gender mainstreaming</li> </ul>
Economic Risks		
<ul style="list-style-type: none"> <li>• Explorable living conditions</li> <li>• Semi made / mud made small houses</li> </ul>	<ul style="list-style-type: none"> <li>• Over-crowded and congested localities. Narrow dingy stinky streets. No facility of sewerage, sanitation system and clean drinking water.</li> </ul>	<ul style="list-style-type: none"> <li>• Non-availability of welfare houses or any Government Labor Housing Scheme</li> </ul>
<ul style="list-style-type: none"> <li>• No use of electric home-appliances. No land line telephone facility.</li> <li>• Mostly bicycle only means of transportation</li> </ul>	<ul style="list-style-type: none"> <li>• No access to information technology</li> <li>• Limited availability of public transport</li> </ul>	<ul style="list-style-type: none"> <li>• Not benefitted from the fruits of globalization</li> </ul>
Nature & Condition of Work		
<ul style="list-style-type: none"> <li>• Piece rate manual labor</li> <li>• Dependence on intermediary</li> </ul>	<ul style="list-style-type: none"> <li>• No direct access to the market</li> </ul>	<ul style="list-style-type: none"> <li>• Non-participation in Formal Labor Market</li> </ul>
<ul style="list-style-type: none"> <li>• Verbal, unwritten contracts</li> </ul>	<ul style="list-style-type: none"> <li>• Unregistered workers</li> </ul>	<ul style="list-style-type: none"> <li>• No record available, no reflection in labor statistics on national level</li> </ul>
Idiosyncratic Risks		Covariant Risks

<i>Individual/Household (Micro)</i>	<i>Community Level (Meso)</i>	<i>(Inter)National Level (Macro)</i>
<ul style="list-style-type: none"> <li>• Labor intensive manual production processes</li> <li>• either capital nor skill to start another business activity</li> </ul>	<ul style="list-style-type: none"> <li>• Limited employment opportunities</li> </ul>	<ul style="list-style-type: none"> <li>• No institutional support</li> </ul>
<ul style="list-style-type: none"> <li>• vulnerable to the risk of losing work</li> </ul>	<ul style="list-style-type: none"> <li>• Non-availability of cooperatives, trade unions, associations.</li> </ul>	<ul style="list-style-type: none"> <li>• No public policy intervention or implication</li> </ul>
<ul style="list-style-type: none"> <li>• Lack of Capital for expanding work</li> </ul>	<ul style="list-style-type: none"> <li>• No bargaining position</li> </ul>	<ul style="list-style-type: none"> <li>• No microfinance policy</li> </ul>
Non-availability of Legal Provisions		
<ul style="list-style-type: none"> <li>• lack of awareness about labor laws, trade unions or institutional support</li> </ul>	<ul style="list-style-type: none"> <li>• Social disapproval to seek legal aid</li> </ul>	<ul style="list-style-type: none"> <li>• Non-availability of legal framework</li> <li>• No law enforcement mechanism</li> </ul>
<ul style="list-style-type: none"> <li>• Double jeopardy; face risk and bear income shortfall due to discontinuation of work</li> </ul>	<ul style="list-style-type: none"> <li>• Limited informal coping mechanisms</li> </ul>	<ul style="list-style-type: none"> <li>• No access to social protection measures and social security provisions</li> </ul>
<ul style="list-style-type: none"> <li>• relying on personal and private level social arrangements</li> </ul>	<ul style="list-style-type: none"> <li>• No access to multiple trades and occupations</li> </ul>	
<ul style="list-style-type: none"> <li>• carry on the economic &amp; domestic activities in the same area</li> </ul>	<ul style="list-style-type: none"> <li>• No business license to carry out economic activity at home</li> </ul>	<ul style="list-style-type: none"> <li>• No provision of minimum wage labor laws</li> </ul>
<ul style="list-style-type: none"> <li>• children are exposed to the trade related risks</li> </ul>	<ul style="list-style-type: none"> <li>• No day / child care facility available</li> </ul>	<ul style="list-style-type: none"> <li>• No provision of occupational safety measures</li> </ul>
<ul style="list-style-type: none"> <li>• Grinding and tiring routine</li> </ul>	<ul style="list-style-type: none"> <li>• No recreational facilities</li> </ul>	<ul style="list-style-type: none"> <li>• Women sports activities are not encouraged</li> </ul>
<ul style="list-style-type: none"> <li>• Low wages, objection on work, delays in payments, bonded labor due to loans and advances, no production loss risk sharing</li> </ul>	<ul style="list-style-type: none"> <li>• Exploitation of middleman</li> <li>• Middlemen as the only source of providing work</li> </ul>	<ul style="list-style-type: none"> <li>• Low share in value chain</li> </ul>
<ul style="list-style-type: none"> <li>• incapacity to spend on social capital due to persistent poverty</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of infrastructure</li> <li>• Lack of consideration on the part of community</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of preventive social protection interventions</li> </ul>
Health Risks		
<ul style="list-style-type: none"> <li>•</li> </ul>	<ul style="list-style-type: none"> <li>• Not precautionary</li> </ul>	<ul style="list-style-type: none"> <li>• No medical / health</li> </ul>

<ul style="list-style-type: none"> <li>Exposed to trade hazards</li> </ul>	<ul style="list-style-type: none"> <li>measures               <ul style="list-style-type: none"> <li>Health expenditures not shared by middlemen</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>insurance               <ul style="list-style-type: none"> <li>No inclusion in social security / public health policies</li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>Reproductive roles (child birth, abortion, complications)</li> <li>Family members treatments also</li> </ul>	<ul style="list-style-type: none"> <li>Treatment through quacks / unprofessional sources</li> </ul>	<ul style="list-style-type: none"> <li>No medical facility / health centers</li> </ul>
<ul style="list-style-type: none"> <li>Compelled to work even during illness</li> </ul>	<ul style="list-style-type: none"> <li>No alternative sources of earnings</li> </ul>	<ul style="list-style-type: none"> <li>No social safety nets</li> </ul>
<ul style="list-style-type: none"> <li>Inter-generational skills transfer</li> </ul>	<ul style="list-style-type: none"> <li>No formal vocational / training institutions</li> </ul>	<ul style="list-style-type: none"> <li>Lack of access to modern production process/technology</li> </ul>
<ul style="list-style-type: none"> <li>No access to formal financial institutions</li> <li>Unable to meet the pre-requisites</li> </ul>	<ul style="list-style-type: none"> <li>Lack of awareness</li> <li>Non-existence of service delivery structures in distant communities</li> </ul>	<ul style="list-style-type: none"> <li>Complex bureaucratic service delivery set up</li> </ul>
Idiosyncratic Risks		Covariant Risks
Individual/Household (Micro)	Community Level (Meso)	(Inter)National Level (Macro)
<ul style="list-style-type: none"> <li>Lack of awareness about prices, markets, NGOs, legal provisions, rights</li> </ul>	<ul style="list-style-type: none"> <li>Social exclusion</li> </ul>	<ul style="list-style-type: none"> <li>Exclusion from the labor laws</li> </ul>
<ul style="list-style-type: none"> <li>Incapacity to meet unexpected expenses</li> <li>Usually informal sources of getting money</li> <li>Less savings due to irregular work and low wages</li> </ul>	<ul style="list-style-type: none"> <li>Engaged in less profitable production activities</li> <li>Limited capacity of informal sources of support</li> </ul>	<ul style="list-style-type: none"> <li>High administrative cost to seek social protection</li> <li>No income transfer mechanism for the smooth consumption level</li> </ul>
<ul style="list-style-type: none"> <li>Caretaker of old, diseased, disabled and addicted family members</li> </ul>	<ul style="list-style-type: none"> <li>Non-availability of institutional care</li> </ul>	<ul style="list-style-type: none"> <li>Non-recognition of care economy</li> </ul>
<ul style="list-style-type: none"> <li>Financial crunch due to crimes and terrorist attacks</li> </ul>	<ul style="list-style-type: none"> <li>Prevalence of insecurity</li> </ul>	<ul style="list-style-type: none"> <li>Lack of investors</li> <li>Country's unstable socio-political circumstances</li> </ul>
<ul style="list-style-type: none"> <li>Women generally deprived of property and inheritance rights</li> </ul>	<ul style="list-style-type: none"> <li>Socio-cultural disapproval</li> <li>Not socially sanctioned</li> </ul>	<ul style="list-style-type: none"> <li>Lack of collateral to access micro-credits</li> </ul>
<ul style="list-style-type: none"> <li>Not benefitted from any national program or policy</li> </ul>	<ul style="list-style-type: none"> <li>Lack of community-centered development projects</li> </ul>	<ul style="list-style-type: none"> <li>No registration as workers</li> <li>No check on the employers to take corporate obligation of fair wage, delivery mechanism, healthy working conditions and social welfare</li> </ul>

<ul style="list-style-type: none"> <li>• ighly vulnerable to natural risks (flood, heavy rain, earthquake, death, cyclone)</li> <li>• ependence on informal sources to manage natural risks</li> </ul>	<ul style="list-style-type: none"> <li>• No community support</li> </ul>	<p>of the workers.</p> <ul style="list-style-type: none"> <li>• No disaster management mechanism at national level</li> </ul>
--	--	---

Source: Framed on the basis of the comprehensive analysis of the study

## Discussion

The study findings follow the Kabeer’s (2008) typology of constrictions and restraints which limit the growth prospects for women, like, the “gender specific” social customs and norms that are applicable to men and women due to their gender. The study findings reveal that women’s economic activities smudge with their household responsibilities. The care taking role, domestic responsibilities and their economic activities blur in men’s as well as women’s own minds. In most of the South Asian countries, work is a gendered phenomenon. The men are supposed to be the main breadwinner, responsible for earning and managing the family, whereas, women are considered to remain subservient and obedient to men. Therefore, the invisibility and non-recognition of women’s economic contribution, due to socio-cultural divides and normative patterns of the society, results in lack of awareness and absence of access to social protection programs and schemes by these women workers, eventually putting no dent to the poverty.

The “gender intensified” constraints were also found in this study, such as disparities between boys and girls. The study findings show that boys were sent to school and girls were expected to help their mothers in domestic and care taking responsibilities. Gender division of labour was evident from the study findings as girls were taught to stay inside the homes and to serve other household members to assist their mothers in household chores as well as in their economic activities. Their



barred mobility and lack of participation in property issues depict the gender intensified constrictions.

The "gender imposed" restrictions were also found in the present study. The women workers were not found to be participating in community activities. They require male's permission to go out of their houses. Due to their gender, they were found dependent on middleman who increases their invisibility in the public realm. Women are considered 'acceptable' if they remain inside their homes in their 'private domain' and greater concentration of women in informal sector of economy itself speaks for this phenomenon.

The women workers, facing gender discrimination and social exclusion, cannot be benefitted from any social protection measure until and unless gender disaggregated data is not collected to determine the issues of this poor segment of the society. A report of DFID (2005) reveals that women are inexplicably represented among the poor.

According to Sabates-Wheeler & Kabeer (2003), a comprehensive social protection framework shall comprise of protective, preventive, promotive and transformative measures. According to the study findings, the women workers were not availing any 'protective' social safety nets measure for income compensation when they face any risk. No respondent was availing any maternity benefit or pension as a 'preventive measure'. The women workers were not availing any 'promotive measures' from social protection as they did not have any training or skill diversification opportunities for their capacity building which can help them come out of poverty trap. They were not able to raise their collective voice for their rights due to non-unionization and non-registration (transformative measures).

It was evident from the study findings that:

- men and women face different risks at different levels;
- women and men are affected by the same risks differently;
- the capacity to respond and manage these risks depend upon the culturally defined specific gendered patterns;
- deviated behaviour patterns need to be sanctioned and got approval according to cultural and social parameters; and
- access to resources and bargaining power revolves around the power structure of the society.

Along with socio-cultural discriminatory practices woman also face economic vulnerabilities, for example, gender division of labour, wage differentials, insecure sex-segregated work environment, limited skill set and work opportunities due to restricted mobility, lower investment of social capital resulting in illiteracy, ill health, lesser participation in decision making, non-unionization may intersect along with the mode of social exclusion like stigmatization in case of single women, such as widow, separated, divorced or un-married. This web of vulnerabilities in which women are caught are woven with the complex socio-cultural and economic strings resulting in persistent poverty, gender disparity and vulnerability. The informal sources of support mechanism witnessed in case of these women either become ineffective, insufficient or bring more strain and stress on women, for example, reduction in food intake, delaying health treatments, sale of assets, withdrawal of children usually the girl child from schooling. In this appalling state of affairs, women face double-edged oppression, on one hand, facing gender discrimination, and on other hand, facing gender blind social protection support mechanisms.

In the country, gender dimensions such as empowering women, women's inclusion as a target beneficiary group, transformation of gender relations are ignored completely. State

role to intervene to change the state-quo of gender disparities has not been forthcoming due to prevalent perceptions that gender-related vulnerabilities are the matter of personal concern on individual, household and community levels. This further leads to limit the chances of women's collective voice to criticise the existing gender blind programs and state's initiatives for gender sensitive social protection policies and programs in all phases such as designing, planning and implementing to make social protection more effective and instrumental to reduce the gender specific vulnerability and poverty.

There is a dire need for a proactive approach of social protection to enhance the potential and scope of social protection to play an important role in transforming the, status-quo of gender relation. Despite of being signatory to the Universal Human Right documents (UDHR, CEDAW) and making explicit commitments in the country's constitution for women rights; there is a significant gap between the gender empowerment and social protection policies of the country. Firstly, social protection policies are out of reach for these women being concentrated in the neglected informal economy. Secondly, being illiterate and poor, women are unaware of existing social protection programs. Thirdly, if social protection programs are available, side-lining of gender dimensions and gender equality are the major obstacles for women to be benefitted as a target group. For example, in public works program, social construct and acceptability for the kind of work suitable for women, wage differences, modes of payment and timings for work are based on male productivity norm which create inequality in the market. The inclusion of women related concerns, such as time management, child care facilities and transportation are rarely considered. Similarly, the failure causes of social protection programs have been observed when a study was conducted to assess how far the element of gender had been incorporated in social protection programs and its impact and contribution in transforming the gender relations in socio-cultural and economic spheres. In Indonesia, Vietnam, Ghana, India and

Pakistan, sidelining of gender perspective in social protection programs has resulted in women's larger involvement in low skill and low paid economic activities. The examples of these countries establish that although the social protection programs exist, but gender sensitive features are ignored in implementation and are over-shadowed by socio-cultural norms. However, the inclusion of gender sensitive approach in social protection has offered a positive impact, such as, decreased tensions in household affairs (Holmes & Jones, 2010).

Juntos program in Peru is also good example of bringing change to some extent in the prevalent unequal power relations and division of labour at household level. This has been possible through gender sensitive cash transfer programs and with other interlinked complementary services and supportive programs.

In the present study, more reliance on informal credit from relatives, friends and neighbours was found as compared to the micro credit schemes of government or NGOs. Major observations were recorded regarding technocratic approach and bureaucratic service delivery mechanisms and non-consideration of women's traditional role and domestic responsibilities, were the major obstacles due to which these services do not trickle down to grass root level.

The inbuilt pitfalls and flaws of the existing social protection provisions like limited funding and inadequate outreach, only serving formal sector, poor targeting mechanism and embezzlement in these programs make them inappropriate and insufficient to cater to the needs of poor segments of the society. The traditional limited approach of social protection needs to be reframed, keeping in view the multifarious risks faced by the women labourers from individual to international level, in order to make social protection programs effective and helpful as a mechanism to alleviate poverty from the country. The social protection being gender blind, ignoring the inability of the poor to

partake in labour markets and lack of synchronized poverty alleviation strategies makes the scope of existing social protection measures extremely limited (Luttrell & Moser, 2004).

The multi-dimensional approach is required to design a comprehensive social protection framework for uplift of impoverished and marginalized segments of the population. Besides just counting the number of people living below the poverty line, the poverty in the society needs to be analysed that how it perpetuates in the society. The right diagnosis of the processes, ways and mechanisms through which poverty persists can help in developing correct measures to eliminate poverty from the society. Instead of magnitude only, the 'nature' of poverty needs to be explored for developing effective mechanisms to combat this menace.

## Conclusion

On the basis of study findings, it can be concluded that numerous administrative, financial and political steps are required to be taken to ensure an overall social protection cover to the poor populace of the country. The increasing trend of seeking social protection from informal parochial sources indicates that there is a dire need for a just, fair and gender considerate social protection system. The ineffective gender blind social protection services are one of the major reasons of growing incidence of poverty in the country. The illiterate, poverty stricken and mobility barred informal women workers are not in a position to avail the social protection, in these circumstances when neither benefits of these programs trickle down to the poor, nor they can access these schemes due to multifarious constraints. The simplification of procedures, transparency, predictability, regularity and strong gender orientation in social protection programs and schemes can be effective in protecting the poor women workers employed in the informal sector. These programs need to be designed in such a manner that these assist in

curbing the existing social division which consistently pushes these poor women deep down the vicious circle of poverty.

## Notes and References

- Asian Development Bank (2009). *Microfinance Development Strategy*. Retrieved from [http://www.adb.org/Documents/Policies/Microfinance/microfinance0100 .asp?p =policies](http://www.adb.org/Documents/Policies/Microfinance/microfinance0100.asp?p=policies).
- Basch, L. (2004). Human Security, Globalization, and Feminist Visions. *Peace Review*, 16 (1), pp.5-12.
- Department for International Development (DFID). (2005). *Poverty elimination and the empowerment of women*. DFID TSP paper on gender, UK.
- Doane, L.D. (2007). *Living in the background: Home based women workers and poverty persistence*. Chronic Poverty Research Centre (CPRC) Working Paper 97, HomeNet South East Asia.
- Fukuda-Parr, S. (2004). Gender, Globalization, and New Threats to Human Security. *Peace Review*, 16 (1), pp.35-42.
- Holmes, R., & Jones, N. (2010). *Rethinking social protection using a gender lens*. Working Paper 320. Retrieved from [www.odi.org.uk](http://www.odi.org.uk)
- Jamal, H. (2010). *A profile of social Protection in Pakistan: An appraisal of empirical literature*. Research Report No. 81, Social Policy and Development Centre (SPDC), Karachi, Pakistan.
- Kabeer, N. (2008). *Mainstreaming gender in social protection for the informal economy*. London. Commonwealth Secretariat.
- Kabeer, N., Mumtaz, K., & Sayeed, A. (2010). Beyond risk management: Vulnerability, social protection and citizenship in Pakistan. *Journal of International Development*.22, pp.1–19
- Khattak, S., & Sayeed, A. (2000). Subcontracted women workers in the world economy: The case of Pakistan, SDPI Monograph Series No. 15, Islamabad.
- Luttrell, C., & Moser, C. (2004). *Gender and Social Protection*. DFID Policy Paper. UK.
- Norton A., Conway, T., & Foster, M. (2001). Social Protection Concepts and Approaches: Implications for Policy and Practice in international Development. Working Paper 143, Center for Aid

- and Public Expenditure, Overseas Development Institute, London, UK.
- Sabates-Wheeler, R., & Kabeer, N. (2003). *Gender equality and the extension of social protection: Extension of social security*. Geneva. ILO.
- Sen, A. (2000). A Decade of Human Development. *Journal of Human Development*. 1(1), pp.17-23.
- Summerfield, G., & Aslanbeigui, (2001). Risk, Gender, and Development in the 21<sup>st</sup> Century. *International Journal of Politics, Culture, and Society*. 15 (1), pp.7-26.
- Todaro, M.P., & Smith, S.C. (2009). *Economic Development*. 11<sup>th</sup> Ed. Addison-Wesley, New York.
- United Nations (1999). *The World's women 1999: Trends and statistics*. New York. USA: United Nations Department of Economic and Social Affairs (DESA).
- Yilmaz Sener, M., & Gille, Z. (2010). *The World Bank's risk management approach to poverty as a form of neoliberal governmentality? The case of "the Social Risk Mitigation Project" in Turkey*. University of Illinois at Urbana-Champaign, Ann Arbor. Retrieved from <http://search.proquest.com/docview/787893822?accountid=14645>