

**Women and Poverty:
Salient Findings from a Gendered Analysis of
a Quasi-Anthropological Study in Rural
Punjab and Sindh**

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Women and Poverty: Salient Findings from a Gendered Analysis of a Quasi-Anthropological Study in Rural Punjab and Sindh¹

Lubna Nazir Chaudhry

Abstract

The report is an analysis based on a qualitative investigation of poverty in Pakistan by means of in-depth studies of six villages in six different agro-ecological zones in Punjab and Sindh. A quasi-anthropological methodology was employed to collect data through focus groups at village and community levels, in-depth interviews/discussions with individuals and smaller groups, and household questionnaires. The focus in this paper is on rural women's constructions and experiences of poverty, their vulnerability and insecurity, and the contextualization of these in broader local and societal processes. The paper presents the salient findings of the study with respect to the following dimensions: the axes of difference among women in the sites; constructions of poor women; livelihoods and food security; health; education; rule of law; shocks; electoral processes; access to resources and assets; women's insecurity; and women's agency. The report ends with policy recommendations and directions for future research.

Introduction

This is the “other report²,” the one written in response to data generated from the margins. Of course, there are no margins without centers. Margins are produced because there are centers, and the margins exist to consolidate the centers. In writing from and about the margins, the paper takes into account the relations between these centers and margins. While the intention is to privilege rural women's constructions and experiences of poverty, and their vulnerability and insecurity, as revealed by the study in six sites in rural Sindh and Punjab, the paper contextualizes these constructions and experiences in the larger material, social, ideational, and political forces within which women and the spaces they inhabit are embedded. What men had to say about women's lives as well as facts elicited from various other sources

1 The study, funded by the World Bank, was conceptualized in early 2001, and field-work was conducted in 2001.

2 Here I write in the tradition of feminist and critical researchers, working from Third World quarters and elsewhere, in disciplinary and interdisciplinary contexts, who are committed to challenging mainstream, Eurocentric modes of knowledge production. Lather (1991) and Smith (1999) provide comprehensive discussions on the theory, logic, and practice motivating this perspective. The emphasis in this perspective on research is on voicing and analyzing the experiences of those who have been hitherto marginalized by power structures, including those structures governing the production of knowledge. I have attempted to privilege the voices of the women who were gracious enough to talk to me. Despite the constraint of having to work within the broad parameters prescribed by World Bank researchers, I have done my best to avoid being straight-jacketed by narrow conceptual categories that diminish human beings.

This paper is also the “other report” in a very literal sense. While I was writing this piece, the other Senior Researcher on the project, a man, was writing the central report, the report that supposedly covered it all, whether about men or women. I was relegated to the realm of the feminine, my task being to write a separate report on women, although in the earlier phases of the project it was decided that there would be one joint report. The women, researcher and research participants alike, became the “others”, occupying a marked position in contrast to the unmarked status of the male researcher and his report.

are used to shed light on women, their lives, and the multi-faceted gender constructions that shape and are shaped by women's experiences.

In the context of this report and the study, poverty is a multiplex socio-economic phenomenon, and refers to more than the level of household income. This assumption requires that numerous aspects of household survival must be scrutinized in relation to public spaces, access to services, and opportunities for change.

The larger study on which this paper is based aimed at understanding poverty and the experience of the poor with reference to public services, the rule of law, electoral process, and risks. A key component of the investigation was livelihood opportunities and the links between livelihoods and feudal, market, and state structures. With respect to risks, the objective was to understand the kinds of risks faced by the poor, the options and recourses available to them in combating these risks, and the ways in which social and political institutions come into play in experiencing poverty.

A central aspect of the study was, therefore, understanding what makes the poor particularly vulnerable to idiosyncratic and covariate shocks. The study analyzed people's access to the coping and cushioning mechanisms provided by the state and by informal community networks. The quasi-anthropological mode of the study – that is, the design that allowed for an in-depth mapping of both institutional and informal processes - was developed in order to theorize and analyze the power relations that marginalize, silence, and oppress the poor, thereby perpetuating poverty. Exclusion from processes that open up possibilities of sociopolitical transformation of living conditions, whether through engagement in community-initiated collective action, or state-sanctioned democratic and participatory initiatives, was seen as a crucial factor in keeping the poor mired in poverty.

The focus in this report is not exclusively on women who self-identify as “poor” or on those who are perceived by others as belonging to poor households. Gender concerns are bound up with poverty; they also transcend the poverty-affluence dichotomy. Gender hierarchies within affluent households make women vulnerable and potentially insecure. Also, public spaces are gendered, and women's experiences outside the home, although varied across caste, class, and regional context, are informed by multi-layered constructions of gender that can conflate local, regional, institutional, national, and transnational discourses. Moreover, rural women in Pakistan, for the most part, no matter what class or caste they claim, remain peripheral to collective action enterprises. If participation and “voice” in such enterprises are conceptualized as key determinants of not being poor, then women living in affluent households, if they are excluded or only marginally involved in collective action, are also valid subjects of a study on poverty.

This is not to disregard the significance of class and caste divisions or to downplay material deprivations. The analysis brings out the specificities of women's experiences. Furthermore, an analysis that scrutinizes women's lives and roles across classes and castes allows for an exploration of exceptions, whereby women might have been key players in collective action, albeit in ways that might have been ultimately rendered invisible. This affords the opportunity to go beyond an understanding of vulnerability to highlight events and instances where conditions were created for women's participation and effective contribution to community imperatives in public spaces.

The paper puts women at the center of analysis. It highlights women's experiences and combines this with a perspective that retains gender as a category of analysis. It explains how poverty translates into different experiences with different implications for men and women. The differences between the lives and experiences of men and women, including those designated or identified as “poor,” are manifested

across the myriad dimensions of their lives: livelihood opportunities, sexuality, modes of emotional expression, duties and entitlements in households and communities, and perceptions of appropriate behavior. These differences are not a straightforward consequence of discourses and structures that sanction male privilege and authority. Rather, they result from the complex enmeshing of discourses and structures, whereby gender-based privilege and authority can be undermined, reinforced, or complicated through interfaces with other vectors of analysis.

Within the socio-cultural context under investigation, the household is seen as the locus of women's lives. However, in order to understand gender relations within households, the dynamics of relations inside households need to be linked to structural happenings at the local, regional, and national levels and to the operation of state and market institutions. Each of these processes has economic, legal, political, and ideological dimensions.

The paper analyses the articulation of the relationship between gender and local structures of domination, although linkages to wider power structures, national, transnational, and otherwise, are made explicit where necessary. Macro-micro connections, however, are only pointed out, and successive chains in the links between various levels of power relations have not been traced. My primary concern is with the documentation of women's experiences and analysis of gender relations within the immediacy of community-rooted and customary norms of village patriarchy as they intersect with economic and political discourses directly shaping the lives of men and women in the different sites. Gender, caste, class, and religion are the analytic categories underlying village configurations of hierarchy, difference, and power. The primary focus, then, is on how these intersect in multiple ways in different spatial and temporal contexts within and across administrative units defined as sites of our quasi-anthropological study.

The scope of this report eschews a detailed consideration of macro-level power structures and their impact on women's lives. This is not to discount the importance of what Watson-Gegeo (1992) has called "thick explanation," the need to take "into account all relevant and theoretically salient micro and macro contextual influences that stand in a systematic relationship to the behavior or events one is attempting to explain" (p.44). Such a project would entail a historical understanding of multi-layered structural forces and their interface with local power configurations of each site. For instance, the differential availability of resources across sites needs to be contextualized within the political relationship between Sindh and Punjab since 1947, as well as that between Lower and Upper Punjab. This differential is a possible explanation for the three sites in Upper Punjab having functional government girls' schools. Also, the rising costs of agricultural inputs that has made farming especially expensive for those with smaller plots to cultivate have to be understood in relation to the rise of diesel prices internationally as well as the removal of state subsidies in response to globalization pressures. The general buying power of households across sites has also decreased because of inflation, including increased fuel costs and electricity tariffs, a consequence of stringent structural adjustment policies.

Another issue is the dynamic interface of gender norms at the village level with state-sanctioned discourses and legislature with respect to women. The passing of the Haddood Ordinance³ during the military regime of Zia-ul-Haq, and the inability of the Senate in recent years to take a stand against so-

3 The Ordinance prescribes punishments against a variety of offences, but the punishments with respect to adultery have particularly harsh and unjust implications for women in cases of adultery and rape. The testimony of four Muslim males is required in order to prove that a sexual encounter was rape. If a woman cannot prove that she has been raped, a case of adultery can be filed against her, since she has "confessed" to extra-marital sexual intercourse.

called “honor killings” have proven inimical to women all over Pakistan, not only to those charged with a *Hadd*⁴ case or to those being persecuted in the name of honor. Finally, even the caste and kinship hierarchies underpinning local power relations are dynamic constructs that shift over time and space as a consequence of macro and micro imperatives. The agricultural versus non-agricultural division of peoples was consolidated under British colonial rule. *Biraadrism*, the social and political grouping of people along kinship and/or caste lines, was carried to new heights and in some ways reinvented during the eleven-year rule of Zia-ul-Haq. Again, this report will not always bring in the required historical depth and macro-level connections, but it is important that this backdrop be acknowledged as the preliminary analysis is presented.

Although the report is restricted to a primarily micro-level analysis of trends across sites, the study is not motivated by a perspective that conceptualizes poverty as micro-level issue, whereby bandage interventions at the local level will suffice. In-depth micro level investigations at the six sites complicate our understanding of social, economic, and political processes creating and perpetuating poverty. People’s lives are complex, and policies that have failed to take into account this complexity have not been very successful. This study is our bid to grasp at some of these complexities in order to arrive at a more nuanced vision for policy formulation and implementation.

It also appears that in attempting to generate this nuanced picture of poverty and women, the report remains circumscribed by mainstream conceptions of development, whereby the presence and maintenance of institutions associated with a Western liberal state are being deemed necessary for women’s escape from poverty, and subsequent empowerment. The study does scrutinize women’s inclusion and participation in state-sanctioned as well as informal institutions, but this is not because the incorporation of women into these structures is the only envisioned path to enhanced well-being, equity, and justice. Women’s experiences and relationships with these institutions provide a vantage point from which to ascertain the extent to which women across the sites have power over their lives. This does not foreclose the possibility of going beyond the normative constructions of justice and equity in a Western liberal democracy. In order to be studied, women’s lives must be contextualized within existing power structures: however, the final section of the paper highlights how existing power structures must be transformed in order to realize the demands of justice and equity. Since Pakistan aspires to the trappings of modern democracy in some form, looking to state apparatus (such as education and the rule of law) to better serve women’s interests gives us a point of departure, even as we reiterate that poverty and exploitation can not be eradicated in a system where wealth and privilege remain in the hands of a few, nationally and internationally.

The following section of the study delineates the design of the study and the particular challenges of conducting research with women in rural contexts in Pakistan. The section after that presents the salient findings across the sites under eleven sub-headings derived from issues identified as key to an understanding of women and poverty within the context of the study. The final section titled “Discussion/Conclusion” brings together the diverse strands of the paper by positing hypotheses based on key themes of the report, offering policy recommendations, and delineating future directions for research.

4 *Hadd* punishments are defined as being ordained by the Holy Quran or Sunnah, and are therefore fixed, leaving no room for flexibility or discretion on the part of the judge.

Methodological Issues

Design of the study

The study utilized a multi-layered methodology derived from ethnographic modes of research. Data was collected chiefly through different interview processes. Participant observation was restricted to documenting the spatial and interactional context in which the interviewing was embedded. The design was quasi-anthropological in the sense that research participants' constructions of reality were used as points of entry into analyses of economic, political, and social processes. Given the economic slant of the study, a positivist mode of interpretation, involving corroboration and arriving at a composite picture through the layering of multiple perspectives ultimately predominated over the anthropological approach of privileging peoples' systems of meaning.

The design was finalized after pre-tests in two sites in Punjab. The formal phase of fieldwork was conducted in six administrative units, in six contiguous agro-ecological zones in Punjab and Sindh. The research team, four men and four women, including the two lead researchers, spent around a week in each site. Following is a list of the sites, as they are referred to in the context of this report. The name of the administrative unit has been changed, but the actual name of the district has been retained:

- 1) Raheema, District Attock, Punjab
- 2) Akalipur, District Faisalabad, Punjab
- 3) Maanki, District Hafizabad, Punjab
- 4) Mouza Tibba Channa, District Muzaffargarh, Punjab
- 5) Deh Shah Alam, District Nawabshah, Sindh
- 6) Deh Darro, District Larkana, Sindh

With the exception of the Faisalabad site, these administrative units consist of several residential clusters. In District Muzaffargarh and the two sites in Sindh the residential clusters are quite far apart and retain enough of a distinctive identity to merit consideration as separate residential villages.

In addition to questionnaires and observation instruments devised specifically to facilitate exploration of healthcare and schooling facilities, the research team worked with four other types of interview protocols: 1) a site-mapping questionnaire, used to elicit information in broad strokes about the entire village from knowledgeable individuals or groups; 2) a sub-community questionnaire, used to solicit information and perspectives from distinct sub-communities in the village. These were usually collectivities that derived their primary identity from a kinship or caste affiliation. These group discussions were most often segregated in terms of gender, but at times the groups were mixed. The third instrument was a household questionnaire, designed to gather information and details from specific households with respect to issues already highlighted in the site and sub-community mapping exercises. The fourth instrument was a protocol for in-depth interviews. These were conducted when there was a need to probe particular research participants' assessments or experiences outside the relatively structured format of the household questionnaire. This level of interviewing was especially valuable in gaining a gendered understanding of intra-household power dynamics and the redistribution of resources within a household.

The data collection process struck a balance between the demands of rigor and the imperative to be flexible. Rigor was ensured through the use of systematic questionnaires, and the demarcation of fieldwork encounters into bounded units classified as interactions. Researchers, however, had to be flexible in their use of these questionnaires, as research participants would not always adhere to the strict order of questions as listed in the protocol during our discussions. In rural contexts, urban norms of privacy were difficult to maintain: as they conducted data collection sessions, researchers needed to

weave in and out of the group discussion format to individual or at least household level interactions. Similarly, household level interactions had occasionally to be abandoned in favor of a group discussion if people from outside the household joined the discussion.

The mode of inquiry guiding data collection in a site was primarily thematic in that insights and facts yielded by initial interactions were used as leads into further interactions. For example, lists of poor households and/or poor women generated by initial site mappings were used to identify further research participants. Kinship-based sub-communities were similarly identified through these mappings. Sub-community and household level exercises were then conducted with representatives of these different collectivities. Initial mappings would also highlight, for instance, the rule of law issues in the site, which would then be understood more fully from various perspectives in subsequent interactions. A meticulous documentation of this theme-based inquiry helped systematize the eventual body of knowledge created through the process.

On researching women

During the pre-tests it became clear that design requirements for research with women differed markedly from research in predominantly male spaces. These differences were both conceptual and processual.

Conceptually, as we were devising questionnaires, collecting data, and then choosing material for synthesis into a report, the other researchers and I had to be alert to the idea that if we were looking to women to be factually correct in all instances, we were placing ourselves in the position of dismissing a lot of information we were gathering in female spaces. Fact gathering and corroboration of these facts was a priority, but so were women's knowledge and their interpretations of reality, including village politics and other arenas from which they were usually barred. Even if we received what could be constituted as inaccurate facts in many instances, it was important to understand how women gave meaning to their lives, since this process shed light on how they negotiated everyday power structures.

Processually, this meant that we needed to adapt our data collection mechanisms, to the extent that it was possible, to women's routines and their interactional styles. Women, unlike men, are not accustomed to public interactions of the kind that we organized during our data collection. We had to be patient with interruptions and skilful at either utilizing or re-diverting digressions from the topic under discussion. Also women, unlike men, rarely have the luxury of time off from household responsibilities or their children, and we had to accommodate to these conditions in an interview. Long interviews meant unnecessary exhaustion for research participants, but interviews could be stretched if researchers synchronized their data collection with household rhythms. For instance, it helped to make allowances for women to leave the group and rejoin after they had taken care of the livestock. Interviews were also conducted while women cooked their meals, or while they were engaged in agricultural activities that they did not see as requiring much concentration.

At every stage from the data collection to the writing up we had to remain vigilant to the tendency to subordinate data collected with women and in female spaces to the picture that emerged from interactions in the public, primarily male, spaces. The danger was especially acute in a study on poverty of this kind, whereby institutional processes were given heavy weightage. It would be very easy to justify the dismissal or negation of women's perspectives in some cases on the grounds that they were too removed from the dynamics of the public spaces we wanted to investigate. Tensions would sometimes run high in the team when male and female researchers would take polarized positions with respect to an issue based on their own interactions in the field. For instance, in Mouza Tibba Channa, District Muzaffargarh, the

women in the research team objected to the male researchers talking about the prevalent sexual exploitation in the site as transactions. The research participants the women had talked to interpreted recent incidents in the site as violations against women. Incorporating diverse viewpoints into field accounts - rather than attempting to arrive at the reconstruction of the “one truth” - helped to address these tensions.

The challenge then was, and continues to be as I write this report, how to not collude with the structural forces that erase, exclude or marginalize women’s realities from the mainstream socioeconomic narratives of our times. In writing a separate report on women I might actually be doing the women I am writing about a disservice. I will grapple with this issue in some detail in a separate paper later, but I here wanted to at least draw attention, even if briefly, to the particular challenges of researching women.

Salient Findings Across Sites

This section presents the salient findings of the study with respect to eleven dimensions crucial to an investigation of women and poverty in rural Sindh and Punjab. Here I utilize a broad-stroke mechanism, wedding analysis with description to present a synthesis of trends across sites as well as chief exceptions to these trends. Examples from different sites illustrate key findings.

With respect to the following delineation, the divisions of people’s realities into neat, segmented headings are at the best arbitrary. Overlaps might occur between the subject matter of the following sub-sections, and I make analytical judgments about where to present material that might be relevant to multiple sections.

The women in the sites: Axes of difference

Rural women in Pakistan are not a homogenous group. Multiple axes of belonging and identification interface with constructions of womanhood and gender relations in a site to create specific realities and experiences for the female population. There are provincial and regional differences among the women because of different histories and geographies. These differences have meant differential access to resources, facilities and livelihood opportunities. Even within the same site, women cannot be bracketed into one collectivity just as one socially stratified site cannot be conceptualized as one community with common aspirations, experiences, and issues. The differences between women from different collectivities within a site imply different relationships to the centers of power within the site and beyond. Women and their households can be situated in more than one identifiable collectivity.

Caste, class, religion, and geographical location are the chief vectors of differentiation among the women within the different sites. These vectors mediate and are mediated by relations of domination and subordination, indicating the boundaries and overlaps between various collectivities within an administrative unit. None of the six sites in the study has a landlord we could designate as a powerful feudal at the district or provincial level, yet power bases exist in each site whereby feudal-like structures work with other modalities of authority to ensure hierarchical systems of control. A key facet of these systems of control in each site is the delimiting of women’s lives so that the reproductive and productive labor required from them is assured. Nesting within larger system of control are other codes of authority at the sub-community and household levels that intersect to determine gender norms organizing the lives of women and men within and across caste, class, and religious lines.

Although the job of having and rearing children is a common denominator, the exact nature of the labor expected from women is what is different for women from different collectivities and strata. The modalities of control through gender norms are flexible, and even contradictory, enough to accommodate these different expectations.

In Raheema, District Attock, Punjab, for instance, the wives of the Khan⁵ landlords are primarily expected to service their husbands and nurture their children, so any women who wants to work outside the home is frowned upon. Yet, these women from the Khan households can only devote their entire existence to looking after their husbands and children because women from *Kammi Kameen* (a group of castes designated as lower castes; literally those who serve) households come to their houses to do the domestic chores. For the women from various Awan sub-castes in the site, on the other hand, working in the fields cultivated by their households generally as sharecroppers is seen as an extension of their role as nurturers who ensure food security for their household. Some poorer Awan women also work as laborers ~~on~~ in fields cultivated by other households, including the Khans. A group of Awan households, however, living away from the central village in smaller clusters, known as “*dhoks*,” that are surrounded by fields, are adamant about their women not working on Khan land as a symbol of their resistance. The *Kammi Kameen* women, for the most part, do not work in the fields in this site, as their households’ participation in agriculture is mostly limited to harvest time. They contribute to household income by working in other people’s homes or by doing embroidery.

In Raheema, as in other sites, kinship group, or caste, is deployed as the primary identity label by people themselves and others. However, experiences within a kinship group or caste are also mediated by other realities, such as household income, land ownership, occupation, and geographical location, which then become identifiers in their own right. Sharecroppers in the different sites, for instance, have specific identity labels that bracket them as a collectivity. In Raheema, sharecroppers are referred to as *kashtkaar* (cultivator; farmer) or *zamindar* (literally “of the land”). In Deh Shah Alam, District Nawabshah, sharecroppers are called “*haaris*.” Different castes, categorized collectively as *Kammi Kameen* in the four Punjab sites, are named to reflect the particular services they have been historically affiliated with. For *Nais* (haircutters) and *Mochis* (shoemakers), for instance, the caste itself is described through traditional occupations.

The above example from Raheema also illustrates how women are not just marked by these vectors of differentiation, but are themselves markers of difference for various collectivities. Awan women from households in the *dhoks* (small clusters) represent their family’s dignity when their labor is refused to the Khans. Being restricted to the home, to be with one’s husband and children, becomes an elite practice, one that is in some form emulated by some *Kammi Kameen* women who do not work outside their homes.

Women’s sanctioned roles with respect to labor become tied to an ethos of honor and respectability that manifests itself differentially in women’s lives. Gender norms of mobility and decision-making are inextricably interwoven with class and caste-based hierarchies as they impact, and are impacted by, women’s labor in different contexts. These gender norms, in conjunction with structural factors as well as other assumptions about women’s status in the household and larger community, have implications for women’s utilization of services, access to public spaces, and involvement in efforts for social transformation.

5 Caste and kinship titles/names have in some cases been changed or modified to retain the anonymity of the site and research participants.

These implications change according to women's particular stage in their life cycles. Girl children, teenage unmarried girls, young married women, middle-aged women with children, unmarried middle-aged women, and older women, to name some of the categories, have different roles and responsibilities. Gender codes are therefore differentially applied, resulting in different experiences at different points in their lives. Of course, neither life-cycle perceptions nor gender norms are static and continue to change over time and across contexts in response to discourses emanating from various quarters. For instance, in Raheema, the nurturing role for middle-aged Khan wives has in the last few years encompassed living with their children in Islamabad so that the children can go to "good schools" as defined by the Pakistani elite.

The manner in which the axes of difference between women intersect and impact women and girls with respect to various aspects of their lives will unfold in the remainder of the paper. Here I will briefly encapsulate what class, caste, religion, and geographical location mean as axes of difference in the context of the study.

Caste, class, religion, and geographical location as axes of difference

Caste is not just the kinship collectivity a household identifies with, but also the perceptions of others as to (a) the authenticity of that claim of belonging or (b) the particular nuances of the level of belonging. For instance, in Raheema, District Attock, the sub-caste Rae, which self-identify with the caste Awan, is regarded by others as actually belonging to the caste Araeen. Another example is that of the landless Channa households in Mouza Tibba Channa, District Muzaffargarh, who are not perceived as being genuinely Channa (by virtue of supposedly different bloodlines) by the landed Channa family. Although caste affinities are indicators of social position, not all members of the same caste enjoy the same privileges in all contexts. Kinship groups have their own hierarchies based on gender as well as class.

Class remains an indicator of social position in the sites. Class here primarily refers to socioeconomic status that is a consequence of the possession or lack of assets and resources, including land. Caste and class divisions may work independently of each other, whereby the effects of divisions created by either have the same implications for hierarchy and power relations. Among the Bhattis in Maanki, District Hafizabad, for instance, there is a clear distinction between the richer Bhatti households, with relatively bigger landholdings of 15 acres on average, and the poorer Bhatti households who have smaller landholdings, or land that is no longer cultivable. These Bhattis, unlike the landless Channas in Mouza Tibba Channa, are seen as authentically Bhatti, but are stigmatized as poor, quarrelsome, and ultimately powerless. Some of these poorer Bhattis have even entered into contractual labor arrangements known as "seer" (laborers working under a contract) with Bhattis who are better off. The relationship between richer and poorer Bhattis, then, takes on the dimension of relationships between landlords and *Kammi Kameens*.

At times in certain relationships, however, depending on the context, axes of caste and class intersect with each other to complicate, intensify, or contradict hierarchical power relations. Class and caste intersections are particularly complex in the context of Akalipur, the Faisalabad site, where the power is diffused not just across various *biradris* (kinship groups), but also across multiple modes of production. Landed power does not enjoy any absolute authority, but works with and is, at times, contradicted by, power established through other means, including money obtained through legitimate businesses, and networks established with key political and legal figures in the region. Also, even though kinship remains significant in the demarcation and establishment of power bases, alliances for the control of resources and political clout cut across kinship lines. Coalitions are formed between the wealthier strata of different

biradris, while the poorer members of their *biradris* are either left out or pressured to comply with the wishes of the elite.

With respect to religion, only Akalipur, District Faisalabad, Punjab has a non-Muslim population. Members of the 15-20 Christian households in Akalipur refer to their identity as a matter of “*quom*,” which literally means nationality, but can also mean caste. In other sites, as well as in Akalipur, there are different sects of Muslims. These differences, however, are only salient in Akalipur and Mouza Tibba Channa, District Muzaffargarh. Akalipur has mosques for three different sects: Sunni, Shia, and Ahl-I-Hadees. The site has a history of sectarian strife. In Mouza Tibba Channa, most people are Sunnis, but there are some Baloch households who are Shia. A few years ago there was a dispute between the sects that almost led to violence.

The geographical location of the women in the sites is generally tied to class or caste differentiations and sometimes to the nexus between the two. Even in Akalipur, the only site that consists of a single consolidated residential settlement, and where the majority of the households are not grouped along caste lines, some segments of the village house the poorer populations. One such segment, a *mohallah* (neighborhood) consists of the Christian households and a few *Kammi Kameen* households. Another neighborhood on the outskirts of the village that has been built illegally on common village land consists of a set of poor *Faqeer* (literally meaning beggars) households. *Kammi Kameen* households in the other three Punjab sites are for the most part segregated. In Maanki, District Hafizabad, the richer Bhattis live in different residential clusters than the poorer Bhattis. In the various Sindh *goths* (residential villages) in District Nawabshah and Larkana, the populations are mostly homogenous in terms of caste. If members of more than one caste or sub-tribe coexist in a cluster, they live in different *paaras* (distinct neighborhoods). A couple of *goths* (residential villages) that are homogenous in terms of caste have *paaras* where the poorer households live.

The geographical location of women in an administrative unit can determine their relationship to the centers of power in the site. Earlier, I mentioned that in Raheema, District Attock, households live away from the center of the village in clusters known as “*dhoks*” (small villages). The women living in these *dhoks* are isolated from the mainstream life of the village, but they are also more self-confident and unafraid to state their opinion than the women living in the center. Being away from the everyday impact of village politics and hierarchies makes them more independent in their views. Another striking illustration can be seen in Mouza Tibba Channa, District Muzaffargarh, where the physical proximity of landless Channa women to the landed Channa family bestows upon them an ambiguous privilege. Since the landless Channa women live in the same residential cluster as the affluent Channa households they enjoy some semblance of solidarity with the women from richer households. They are included, albeit peripherally, in networks for support. However, their physical presence in the same cluster as the richer Channa landlords makes them more vulnerable to sexual advances and harassment from these men.

Geographical location of women and girls in a site is also a determinant of access to public services and transportation to the world beyond the site. Girls who live in settlements that are farther away from schools or healthcare facilities tend not to have access to schooling or healthcare. This is especially applicable to girls from poor households where gender norms governing mobility intersect with financial constraints. Transportation costs are added to other expenses if these trips are undertaken. In some cases, schooling and healthcare are discontinued after initial attempts because of the inconvenience, costs, and the censure received for violating gender norms.

Poor women / Women from poor households

Lists of poor women and poor households generated by research participants are accurate in that they provide the names of the poorest in the site, as was borne out by our own household-level investigations. Poor rural women identified by research participants generally fall into four categories: widows, divorced women, or women whose husbands have remarried; women from households whose chief male breadwinner has lost his livelihood because of illness or other reasons; women from landless households; and sick women. Of course, there are women who fall into more than one category. A sick woman, for instance, might also be a widow, and belong to a landless household. In the same vein, a household where the male breadwinner is sick does not preclude the illness of other individuals, including women. Also households where a male head is sick could also be or become landless.

I will retain these categories in the following discussion because, despite situations where these categories intersect in the context of particular women's lives, each category merits an exploration of its specific nuances. I will, however, take into account the intersections and overlaps between categories. In exploring these categories, the intention is to highlight how poor women's lives have dimensions that are very different from their male counterparts. Here the objective is to present in broad strokes the key themes underpinning a consideration of women and poverty that will be developed further with respect to specific issues and domains in subsequent sub-sections. After briefly discussing each category listed above, I will list the emergent key themes.

Categories of "poor women"

Widows, divorced women, or women whose husbands have remarried are all constructed as *basahaara* (those without protection or support). The loss is both financial and social. Divorce entails more of a stigma for women than losing a husband through his death, but where husbands are clearly to blame divorced women are also regarded with sympathy. Despite this sympathy, women who are without a husband are under strict surveillance by their communities, since they no longer have a husband to watch over them.

Divorced women who do not have children usually live with their parents, brothers or other relatives. Younger widows who have no children or whose children are small live with their parents' or brothers. Older widows, especially those with children, maintain their own households. Women whose husbands have remarried and who are not divorced continue sharing the same living space, but usually set up their own *chulha* (kitchen). Older women who are over sixty, whether widowed, divorced, or separated, prefer to live on their own, and in all sites, across castes, younger women in the neighborhood help them with their domestic work.

These women who lose the supposed protection of a husband are for the most part responsible for their and their children's survival. Even when these women live with relatives and might not have to take on remunerative work, housework becomes their chief responsibility. In some cases, though, relatives such as brothers do offer a lot of support, often at the expense of their own families. Ameen Samat⁶, whose case is discussed under "Shocks," is an example of such a brother. Mostly, though, assistance from support networks is occasional, and women end up working in a labor market that does not pay much for jobs seen as feminine. Support networks among upper and landed castes offer more to women who are their relatives, whereas women from lower or landless castes remain on the fringes of these support networks. Their own kinship groups are usually not able to offer much financial assistance or support in accessing *zakat* (a tax paid by affluent Muslims to benefit poor Muslims) or livelihoods. However, for

6 All names of research participants have been changed to preserve their anonymity.

widows from landed castes, the downward mobility of their households is in many cases more stark and vivid than among landless groups. Very few widows, especially those with small or no male children, are allowed access to their deceased husband's land or its income. Whereas some women from landed backgrounds are at least taken care of by their male relatives, many women, especially those with little backing from parents or siblings, are left to their own devices.

Women who live in households where the male head is sick take on a threefold responsibility: arranging/managing household finances; running the household, which includes taking care of children; and tending the sick person. Household budgets have to make room for funds for the medical treatment of the sick person. Women in such instances enjoy an ambiguous power in the context of the household. They have almost complete control over decisions and finances, but this is usually at the expense of increased vulnerability to external factors, especially if income generation responsibilities entail more work outside the home.

When male heads of households fall sick, ownership of a substantial portion of land affords more of a cushioning mechanism than identification with an influential kinship group. Women in such situations derive the legitimacy to supervise the cultivation process because of the presence of a husband in the household. Laborers are hired to farm the land, the land is sharecropped, or it is given on lease. Possession of land, though, is only an adequate cushioning mechanism if the holding is big enough to ensure household subsistence. If the head of household had contributed to household income through a combination of livelihoods, then women are more at the mercy of the inequitable labor market in order to compensate for the gap in household income. Sharecropper households in different sites lose the land when the male head of household becomes sick. Only in two instances, one in Raheema, (District Attock), and one in Deh Shah Alam, (District Nawabshah), have such households been allowed to hold on to smaller plots of land (around half an acre) for the women and children to cultivate.

Especially in the case of prolonged or chronic illness, kinship-based networks generally provide assistance in terms of loans and gifts in the initial phase of the illness. Households also have a pattern of selling assets, like livestock and jewelry, first when the head of household stops working and then later when his condition begins to seriously deteriorate. The patterns of household expenses during illness are discussed further in the section on "Health."

Women from landless households, are generally women from *Kammi Kameen* backgrounds in Punjab. In the Sindh context it refers to *haaris* (sharecroppers) or laborers with limited histories of land ownership. The Sammat⁵ households in the two sites, for instance, fell into this category, although this group in other parts of Sindh possesses land. *Haari* households are vulnerable to the land being taken away in the case of the illness of the head of household, or the mere displeasure of the landlord. Women from landless households remain especially prone to food insecurity, although most of them try to gather grain for household consumption by working in the fields at harvest time. Insecurities at other levels are also more acute for this category of women, given their households' dependence on the upper and landed castes. These women are on the margins of most informal support networks.

Kammi Kameen women in Punjab generally have more mobility since they sometimes have to go farther away to find work. Landlords either employ female relatives or use the services of the women in their own households in the fields nearer the village. Also *Kammi Kameen* women are open to different modes of employment, not just agriculturally based, which might be available in other villages and small towns farther away from home. This increased mobility, however, puts them at a higher risk of encountering sexual advances. They are also perceived as having little "izzat" (honor). Even if their families are well-

off and no longer pursue traditional occupations which entail servitude to local landlords, these images of *Kammi Kameen* women persist in collective memory. Zohra Qureshi, the elected councilor from Maanki, District Hafizabad, lives with her brother who has a relatively well-paid job in a bank. However, she was nominated for the election because of her lower caste background. No upper caste household would want their women to be prominent in a public space.

Sick women, the last category of poor women identified by research participants, includes older widows living on their own or sick women of different ages living as part of a larger household. Interestingly, individual sick women are identified as poor even if their households are relatively affluent. This is because these women are deprived of healthcare or adequate food, since they can no longer contribute much to the running of the household, in terms of domestic work or remunerative labor. Older women who live with their adult sons fare better than younger women living with in-laws, husbands, or other relatives. Women, old or young, continue with their work, especially their household responsibilities, till their condition deteriorates. In some cases, husbands remarry after their wives fall sick. Most sick women in such situations continue to live in the same house as their husband's second wives.

In this category of poor women, the type of sickness of the women is a more salient indicator of vulnerability than household income. In cases where women are paralyzed or incapacitated they require constant care as well as medical treatment. Women with adult children are relatively well looked after in these circumstances. Inter-household support networks are more effective in middle to high-income kinship groups. Lower income extended families, though well-intentioned, have little room for financial support. For married women across sites brothers are an important source of support during sickness. Unmarried young women, who are the most likely to be deprived of healthcare, do not enjoy the same kind of support from brothers. The section on "Health" elaborates on issues presented here in further detail.

"Poor women" versus "poor men"

Four key issues, presented below in normative terms, distinguish the conditions and implications of women's poverty from that of men as indicated by the study:

- 1) Women derive their social status and their right to be a part of a household through the male head of a household. Marriage is a contractual sphere whereby domestic services are rendered by women in exchange for financial and social protection from a man. The loss of a man entails financial poverty as well as the loss of social legitimacy to set up household. Of course, in some cases, the loss is primarily social, since the woman is the primary, albeit unacknowledged, primary breadwinner all along. Only women with can legitimately establish households without a man (i.e. if he is deceased, sick or absent) through their roles as mothers. When women are unable to offer their services to a man, in case of illness, for instance, they can be discarded.
- 2) Women are primarily interpellated through their sexual and mothering roles. The domestic sphere is deemed their ideal realm of activity. Incursions by women into the public space are valid only if extenuated by the circumstance of poverty in the household or by the absence/illness of adult male members. Still, women from poor or lower caste households who venture outside the home more than other women in the village for livelihood purposes or to undertake errands for the household are seen as less respectable women. Norms of mobility restrict/limit women's access to healthcare, education, and rule of law mechanisms as well as their involvement in bids for social change.
- 3) Women's remunerative labor, whether home-based or labor outside the home, is restricted to underpaid tasks that are largely perceived as extensions of their roles as mothers and nurturers. This

is the case even when women do the arduous physical labor of harvesting, and post-harvest processing of crops.

- 4) Women are barred from other labor opportunities that men might have because they lack the human and social capital – i.e. the required skills and the social legitimacy to exercise those skills - to access those jobs.
- 5) Women are regarded as lacking entitlement to the possession and control of land. So when a woman's land is taken over, generally after the death of a male household member, the dispossession tends to be framed as a consequence of losing the male relative rather than a case of land theft. Of course, lower caste men have historically been deprived of land ownership. This issue of not being able to access and control land is of particular salience to women from landed caste backgrounds and to women from sharecropping households who lose the land being cultivated by their households in case of the death or illness of the male head.

Livelihoods and food security

As described in the previous section, women's labor across the sites is undervalued, and at times not even recognized as real work. This applies to non-remunerative labor as well as work that brings in cash or grains into the household. Women's non-remunerative contribution to the household remains unacknowledged because of cultural constructions of what it means to be a woman. Child-rearing, domestic chores like cooking and cleaning, house repair, and taking care of the sick are tasks that are seen as inextricably bound up with women's beings. Women's efforts to generate income either through home-based work or through forays into the outside world are either framed as a *majboori* (compulsion or necessity) or as a luxury. The supplementary income is either required as compensation for adverse circumstances, or as an allowance for savings or extra comforts. More often than not, these bids for extra income, despite the hard work, also become naturalized as extensions of the domestic realm, and therefore not worthy of due remuneration. The non-recognition of women's efforts as work at home is mirrored in the exploitation of women's labor by forces in the larger society.

Women and agriculture

Given the primarily agrarian nature of the economy in the six sites, women's primary remunerative tasks are agricultural based. Women in poorer households, especially from lower caste backgrounds, work as laborers in other people's fields, as well as in fields owned or share-cropped by their own households. Working in fields being cultivated by one's own household does not generally yield any cash or grain in hand for the women themselves, but is a contribution to the household as a collectivity. In District Muzaffargarh and in the Sindh sites, some men claim that they pay women in their own households. However, the women say that they are not paid.

Women's primary task in Akalipur (Faisalabad), Mouza Tibba Channa (Muzaffargarh), Deh Shah Alam (Nawabshah) and Deh Darro (Larkana) is cotton-picking. In fact, cotton-picking is seen as "women's work". In 2001, women received between Rs. 40-60 for picking a *maund* (around 40 Kg) of cotton. Relatives provided pickers with a meal sometimes. The farther the crop is from residential clusters, the better the remuneration. A healthy young woman, who is also quick on her feet and nimble, according to the research participants, can pick a *maund* in a day.

With the exception of a few very affluent households, women from all households, including the lower castes not traditionally associated with agriculture, pick cotton. Within all groups women with small children (younger than six-five years) are generally excused from this labor. Very old and sick women also may not pick cotton. Cotton-picking women are differentiated according to four categories: working

in their own fields, working in their own fields plus the fields of their relatives, working in fields that are far from their homes, and working in fields outside the administrative unit. Women from more affluent households pick cotton in their own fields or the fields of relatives. Poorer women go further afield, and labor wherever they can. The number of hours a woman works a day is an indicator of felt and perceived poverty. More time freed for domestic chores and cooking is seen as a luxury. During the cotton-picking season, poorer households cook only a morning and evening meal. A third hot mid-day meal is a privilege restricted to a few affluent households.

The entire process of harvesting cotton is a gendered process. Many men and women see picking cotton as an extension of household labor, thereby discounting both the hard work involved and the contributions to the household economy. While women from landlord families can “spy” on women workers to ensure they do not steal the cotton, male supervisors are in charge of patrolling the fields and weighing the cotton after the morning and afternoon shifts. Some women insist on weighing the cotton themselves, to ensure that the men do not cheat them. The amount picked is recorded in an account: the women are paid when the cotton has been sold to traders. However, the likelihood of fraud remains, as most of the women are not literate.

There are both caste and class dimensions to the surveillance and the fraud. Women from poorer and low caste households tend to be more strictly supervised, and measures are also more punitive if they are caught. Women have even been physically punished, in addition to being barred from work in the fields. Women from poorer households or from households that are of a different caste background than the landlord or his helpers are cheated more often with respect to their wages. This was stated in accounts shared by poor as well as more affluent women.

Women from poorer households also harvest wheat. Harvesting wheat with a sickle is generally seen as “men’s work.” Most women harvest wheat with the male members of the household. A few women harvest wheat with a sickle on their own. Remuneration is based on harvesting per acre. In 2001, the remuneration was 2.5 maunds of grain for harvesting an acre. Some women merely pick wheat stalks from the ground. Some landlords take their share from these stalks. Others allow women, especially if they are relatives, to keep all the wheat stalks. In Raheema, District Attock, women also labor during the maize harvest, and in Maanki, District Hafizabad, some women work as daily wage laborers in rice fields. Payment for this could be in cash or kind for this labor.

Women work extensively with the men in farming, although they are generally excluded from the financial aspects of the process. Women assist in turning over the soil: some even apply pesticides. Post-harvest processing is “women’s work”: they clean the grain before it is stored, and keep it free of infestation after storage. Although women do not go out alone at night, they do at times accompany men when fields need to be watered. Again, women’s contributions to cultivation by the household become naturalized as part of their household labor. Ensuring that the members of their household do not go hungry includes helping to grow their food.

Women’s concerns with food security are expressed differently than those of the men in the study. In Mouza Tibba Channa, for instance, where, increasingly, sharecropping is being replaced by leasing arrangements, women are worried that men will switch to growing more cash crops in order generate more money. For them, growing as much wheat as possible for household consumption is a priority. In other sites too, for instance in Raheema, District Attock, and Deh Shah Alam, District Nawab Shah, women are uneasy about paying debts off with grain, because later in the year they are at the mercy of landlords or middlemen for their staple food.

Non-agricultural based livelihoods and rural women

Non-agricultural livelihood opportunities for women are scarce. In the sites where there are local teachers and local Lady Health Workers, these women are from the middle to upper income tier of upper caste backgrounds. Traditional birth attendants, who charge higher rates if a boy is born, are from *Kammi Kameen* backgrounds in the Punjab sites, and from poor households, generally landless or *haari*, in Sindh. In Maanki, District Hafizabad, a few women from *Kammi Kameen* households are running shops. Older women usually go to the markets to buy wares. *Kammi Kameen* women in the Punjab sites and poorer women of landless households in Sindh undertake domestic work in other peoples' households. In Maanki, some *Kammi Kameen* women work outside the village in the employee residences of the mill that is a few kilometers away from their village besides the metallic road.

Women operate different kinds of stitching and sewing enterprises in all six sites. However, only in Raheema (District Attock) and Deh Darro (District Larkana) are their outputs sold outside the village in nearby towns. In Raheema, women embroider clothes and household articles. They also make *naalas* (strings to tie *shalwars*, the pants worn by both women and men). These items are taken to various towns, either by traders from the outside that have forged connections with various households for this specific objective, or by relatives living in these towns. In Deh Darro women embroider caps and clothes. They also make *rallis* (patchwork quilts). Various *goths* (villages) have different arrangements whereby articles are taken to nearby towns. The women whose wares are sold outside their villages earn more money for an article of the same quality than when it is sold inside the village. For the most part, women were reluctant to share the specifics of how much they earned, and would talk about profits in broad, general terms.

In Maanki (District Hafizabad) women also earn money by weaving carpets for traders "from the city", although in the last year this business seems to have fizzled out. Some women have handlooms in their houses: they sub-contract work to other women from the village who come to their homes. Other women work on by themselves. Most women fall sick after a few years of weaving carpets because of the smell of the dyes and the long hours in front of the loom in an uncomfortable posture. The work is underpaid, earning around Rs. 25 per day on average. The contractor can refuse payment if he thinks the weaving is not up to the mark. Both the upper caste Bhattis and Ansaris, a *Kammi Kameen* caste for whom weaving is the traditional occupation, claim to have introduced the business to the site. It appears that contractors might have approached both quarters at the same time to tap into the two-tiered labor market in the village. The Bhatti women would not go to work in a *Kammi Kameen* household, so handlooms had to be set up in their homes. Even now the sub-contracting arrangement is predominant only in Bhatti households. Only members use handlooms set up in Ansari households.

In Mouza Tibba Channa (District Muzaffargarh) women and girls weave different items, like *chabbay* (bread-baskets) and hand-fans from date-palm leaves and water-reeds. These are sold within the village.

Women across the sites, with the exception of the few landlord households who are powerful enough to extract labor from others, assist in tending cattle and poultry. In many cases, women bear the primary responsibility for tending the cattle. Households have their livestock and cattle, but poorer households also raise cattle and poultry for other households on what is known as "*adh*" (half). The milk and eggs belong to the household raising the livestock or hens. The milk and eggs are mostly kept for household consumption, although sometimes they are also sold. When animals are sold, the cash is divided evenly between the caregiver and the owner. The responsibility for fodder is the tender's. Fodder is generally grown on land the household is cultivating, but if there is no such land fodder is generally bought or taken from relatives' and landlords' fields in exchange for other favors.

A system of patronage and favor feeds into the choice of who to give animals on *adh*. Displeasure from a richer household can result in animals being taken away without any compensation for services rendered. In case of an animal being sick the household rearing the animal pays the expenses incurred. In the case of an animal dying, owners do not usually claim any losses from the rearer, since the rearer is also losing out on their investment in terms of time, effort, and fodder. However, sometimes owners do try to extract losses from a household if an animal dies in their care.

Poor women across the sites juggle their multiple responsibilities as caregivers, housekeepers, farmers, and wage laborers. Gender norms constrain their mobility, although women from lower castes in Punjab tend to defy these norms, resulting in an increased vulnerability to assault and the negative effects of physical exertion. Livelihood opportunities are scarce and underpaid. Wares made at home, with the exception of two sites, are also sold in underpaid local markets. Even when poor women are working very hard, household subsistence remains precarious. Extra expenses incurred through illness or occasions like weddings can unsettle a household's budget, leading to debts or even more work.

The multiple livelihoods of Sukhan Bibi

Sukhan Bibi, a very thin woman in her early forties, lives in a small one-room house in Goth Kamil Sammat1 in Deh Shah Alam, District Nawabshah. She is now living by herself, having recently married off her two daughters. Her husband died around 10-12 years ago of a heart attack. He was much older than she was.

Sukhan Bibi belongs to the Sammat1 kinship group, the dominant caste in her *goth* (village), whose members own most of the land. Sukhan's husband, though, had owned very little land, just half an acre or so. Sukhan does not exactly know how much. After his death her husband's male relatives took it over, and she accepted it because she had no sons. Her husband used to undertake sharecropping on land owned by other Sammat1 households, but the land was taken away from him when he became older.

The plot of land on which Sukhan Bibi has constructed her house belongs to her cousin. She receives electricity through a richer neighbor's meter, but does not pay for it. He has also given her an old fan for her use. She cannot afford the water supply connection, so she gets water from the "*khaddo*" (ditch). She raises goats for her sister. When there is a kid it is sold, and she and her sister split the cash. Sukhan keeps the milk for household consumption, if there is any. She brings the fodder from the nearby forest.

Sukhan Bibi has her own *chakki* (hand mill) to grind flour. She keeps it in her mother's home where there is a little more space. For each kilo of wheat she grinds into flour, she receives Rs. 5. She earns Rs. 180-200 per month in that manner.

Sukhan Bibi earns Rs. 5.00 for each trip she makes to the water supply pond/ditch to fetch water for various households. She also earns a couple of hundred rupees washing clothes and sweeping peoples' floors. She also picks cotton. For each *maund* she earns Rs. 60. She also collects wheat stalks during the harvesting season, and usually gathers one to one and a half *maunds* of wheat in that manner. The wheat stalks she gathers annually usually meet the household's needs for two months. For ten months she has to buy flour.

She told us that in the previous week she had helped a bride-to-be with some beautification rites. She has been given old clothes for this service.

Finding regular work is difficult for Sukhan Bibi. Going out of the house, let alone the village, is seen as very bad for a woman. She says she has never let her daughters work for wages. This year she picked 5-6 *maunds* of cotton all by herself.

Sukhan Bibi is now trying her hand at buying and selling *kallar*, a form of fertilizer. She had to borrow money from a money-lender in the nearby town for this purpose. She must pay a hundred rupees on each five hundred borrowed after six months.

Sukhan Bibi spent Rs. 25, 000 on each daughter's wedding. She undertook the expenses because it was the *riwaaj* (custom, tradition). Since her daughters are "orphans" (*i.e.* without a living father), people did not expect her to spend money on meals at the wedding. She, however, had to purchase bedding, crockery, and other household goods for each daughter. In addition, clothes were given to the daughters, their husbands, and their in-laws. She hopes to pay off the money through her earnings.

Sukhan Bibi only cooks one meal in the day. She rarely cooks vegetables. She usually has chapati with *lassi* given to her by neighbors. She has tea for breakfast.

Sukhan Bibi has started receiving some *zakat* (a tax paid by affluent Muslims to benefit poorer Muslims) in recent years, once she got an identity card.

One of her daughters completed primary education. Sukhan Bibi's maternal uncle financed the education. Her other daughter does not know how to read or write.

Household subsistence, gender, and social networks

For Sukhan Bibi, household subsistence, or basic household survival after the death of her husband, over the years has meant ensuring food security for herself and her daughters, as well as maintaining a semblance of respectability as an all-female household. This concern with appearing respectable was behind her choice of not allowing her daughters to work outside the home, even though it meant taking on all the responsibility and drudgery herself. She works very hard and takes on all the available labor opportunities that she can physically manage without crossing the gender boundaries. None of the vast array of remunerative tasks she undertakes pays a lot, but she uses her earnings judiciously and even saved enough to marry off her daughters in a manner that is appropriate for someone of her caste background. These savings though come at the expense of restricting the diet of the household to one cooked meal per day.

Sukhan Bibi had to resort to borrowing money from a professional lender in order to start her business. Her relatives do not lend her money, although they are reasonably affluent. She is, however, definitely more supported than the poor women in the Sammat5 households living in the *goth*. She belongs to the kinship group in the village that has the bigger landholdings. This is probably why she has a National Identity Card (NIC) and has been able to receive *zakat*. Her affluent neighbor allows her free access to his electricity connection. She lives on land belonging to a cousin, and her uncle paid for the primary education of her daughter. She is also supported by her community through their bids to provide her with livelihood opportunities, even if these opportunities pay very little. Again a Sammat5 woman in a comparable position will not be favored in such a manner. Her sister gives her goats to rear; her mother gives her space for her *chakki* (hand-mill), and neighboring households pay her for bringing water. The fact remains, however, that she was not allowed access to the small plot of land her husband owned. The support of her social networks does not extend to either lending her money or ensuring that she inherits the land previously owned by her husband. Whatever assistance is provided by the available support

mechanisms also seems to be circumscribed by Sukhan Bibi's adherence to a strict gender-based code that encompasses a script for raising and marrying her daughters.

Sukhan Bibi's story highlights the gendered nature of rural livelihoods as well as the manner in which gender and caste demarcate assistance offered by kinship-based support systems. Sukhan Bibi's creativity is apparent from the diverse repertoire of her livelihoods. She is also adept at ensuring that her household conforms to expected norms of behavior. Despite her creativity and adeptness, Sukhan Bibi is a weak and malnourished woman, who fulfils other obligations at the cost of her own well-being.

Health

Poor households from all the sites weigh the pros and cons before spending the money and time to visit a health facility. If an illness does not appear to interfere with the ability of an adult to do his/her work, and if it is not causing too much pain to a child, household members prefer to stay away from doctors. This is quite risky in that illnesses that appear not be serious can become life threatening. For instance, in all the six sites we found adults and children whose asthma or a chronic cough turned out to be tuberculosis (TB). Also there have been recent deaths in Punjab as well as Sindh from jaundice, which could have been treated if caught earlier. There also seems to be a trend to give up on treatment for degenerative, chronic, or persisting illnesses, especially if the patient is old or female. Ensuring food security and subsistence for the household takes priority over spending money on the health of one individual. There is a pattern of money being spent initially when symptoms begin to interfere with productivity and then again when the condition becomes more serious.

Families also make judgments about the utilization of funds when more than one person in a household is sick. In a household in Mouza Tibba Channa (District Muzaffargarh) where quite a few children are sick with TB, the older male children are provided healthcare first. In another example from Raheema (District Attock) Firdous Begum's husband and their daughters are sick in an *Awan kashtkar* (sharecropper) household, with the two young women suspected of having TB. While the husband is receiving relatively regular treatment for an infection in his joints from a *hakeem* (traditional herbalist), one of the young women has only been recently taken to a doctor after her condition became serious. A goat has recently been sold for the father's treatment. Three years before the data collection Firdous Begum broke her arm. A buffalo was sold to cover the expenses for the operation to insert a metal plate in her arm. "It was a matter of an arm," explained Firdous Begum, "My husband said no expense should be spared." Firdous Begum helps out in the fields, does the majority of the domestic chores, and is the primary caregiver for the livestock in the household.

One of the most alarming findings of the study is the degree of prevalence of TB across the six sites. In one *goth* (residential village) of around 70 households in Deh Darro (District Larkana) around 50-60 individuals are exhibiting TB symptoms. Only half of them have been diagnosed properly, and a few of the sick, relatively younger men are following a treatment regimen prescribed by doctors at the TB hospital at Khairpur Meeras. Across the six sites, there are numerous sick people whom the team members suspect of having TB. In most cases, although these patients are being treated at the nearest Basic Health Center (BHU), their TB is not being definitively diagnosed, since BHUs do not have X-Ray machines. Even when a few of these patients do go to the Tehsil Headquarters Government Hospital or private clinics, the poorer of them are unable to afford the diagnostic tests. Most of the TB cases go unregistered, because if there are no definitive test-based diagnoses the doctors record the cases as a fever or cough.

We found instances in affluent households where people have recovered from TB. These cases do not include women, although there is one instance in Mouza Tibba Channa, District Muzaffargarh, where a small girl from a well-off family has been cured after treatment. Among poorer households, there are only a few examples of people who received proper treatment for some time. Ameen Sammat² in the Nawabshah site, and M. Bhatti in the Hafizabad site are two examples. Both are small farmers with small landholdings, who became sick when they were relatively young. Ameen went to the TB hospital in Kotri for a while, and Mai got his initial treatment from Gulab Devi Hospital in Lahore. Both discontinued treatment when their households could no longer sustain the expenses of the trips to Kotri and Lahore. Ameen's case will be elaborated upon in the section on "Shocks."

Gender and healthcare

Gender is a key factor in determining healthcare provision to a household member. However, other factors intersect with gender when decisions are made as to the allocation of funds for the healthcare of an individual in a household. Households tend to give up spending money on the treatment of a patient more quickly if the sick person is a woman, but again the age factor is salient. Older women with adult sons have a better chance at getting treatment for chronic illnesses than older men with grown-up sons.

Older men are also a vulnerable group, and healthcare provision for them tends to be irregular. Sabir Channa, who was diagnosed with TB 5 years ago, is a 60-year-old man living in Mouza Tibba Channa, with his wife and daughter and a married son who has a wife and small children. The household owns 3 acres of land. Sabir's son also undertakes waged labor. When Sabir first became sick he consulted doctors and took regular medication. However, at present he is only taking analgesics to ease his pain. His daughter provides the Rs. 10 per day through selling the date-palm leave items. Sabir's daughter-in-law is quite blunt in her reasoning for not spending on Sabir's illness. It is a simple matter of priorities. Her father-in-law is old, and her children are young. The household has only one real earning member, her husband, and they have to choose between nurturing the potentially productive young and saving the old.

Fazil Sammat¹ and his household, from Deh Shah Alam (District Nawabshah), is in a similar situation. Fazil lives with his wife and three daughters. The land he was cultivating as a *haari* was taken away from him by the owners when he became sick. His illness remains undiagnosed. The women are now all laborers and also take up stitching work. The household is unable to afford the livestock needed as dowry to marry off Fazil's daughter. When one of the women falls sick, they go to a private doctor in a nearby town if they can afford it. Fazil has not consulted a doctor in years. He occasionally buys pills based on earlier prescriptions.

A patient's trajectory vis-à-vis access to proper treatment and the chances of recovery are bound up with his or her gender, age, class, and caste positioning. Maanki, the site in District Hafizabad, Punjab, where TB cases, diagnosed and suspected, are present across the social spectrum provides a startling glimpse into the relationship between social stratification and access to proper healthcare.

Two Bhatti men from landed backgrounds are the only people who have been cured of their TB in recent years. In the last year, another Bhatti man and his wife from a relatively well-off background contracted TB. The man divorced his wife, and proceeded to get treatment for himself from Gulab Devi Hospital, Lahore. M. Bhatti, the farmer with a small landholding mentioned earlier, has been suffering from TB for around 25 years. His daughter-in-law has been unwell for the last 4 years, but her TB was only diagnosed after she became pregnant in the last year. The household then sold cattle and took loans for her treatment. The daughter-in-law's maternal uncle is a relatively powerful Bhatti, and the household lives

on his land. He also helped out with the medical expenses. The young woman was not taken to the TB hospital in Lahore, and her baby daughter died of TB 20 days after she was born. Another woman, Meher, from a Bhatti household with a plot of one acre has had TB for two years. She has small children. Her husband also works in the nearby factory for a monthly salary of Rs. 1800. Meher's mother-in-law is very fond of her, and forces her son to acknowledge Meher's hard work in the fields and at home. Initially, the household sold livestock for Meher's treatment, and Meher's brothers provided financial support even to go to Lahore. However, when the support for treatment petered out Meher left her husband's home to live with her brothers. The mother-in-law promised her treatment and brought her back because the house could not run without her.

Kammi Kameen caste member Ashraf Mochi has had TB for 10-12 years. He has a proper X-ray based diagnosis, so he received proper healthcare initially. He lives with his wife and sons, who are the income generators for the household. Ashraf's treatment in the present appears to be rather intermittent. Another man Jan Mochi died of TB 3 years ago. His wife is very sick, but her TB remains undiagnosed. She came back from the government hospital after they asked her to pay for a urine test. Now she takes medicines from the dispenser who has a private clinic nearby. Even these medicines are only bought if there is money left over after fulfilling household needs. Her husband did get treatment from Pindi Bhattian, but it was ineffective. Jan Mochi's daughter, who weaves carpets in a loom set up by a Bhatti family, might have TB too. She has not been to any healthcare facility.

The above delineation of TB cases also illustrates that the stage in a woman's life and the extent to which her labor is perceived to be critical to the overall maintenance of the household, are significant determinants of access to healthcare. Meher Bhatti's mother-in-law supports Meher's treatment because she values her contribution to the household. Of course, she is also fond of her, and the example also points to how the kind of relationships women have with household members who have more decision-making power mediates their access to healthcare. The Bhatti woman who was divorced by her husband after they both contracted TB probably did not enjoy any affectionate ties with powerful people in the context of her household. M. Bhatti's daughter-in-law received proper treatment after she became pregnant. Jan Mochi's wife is the decision-maker in her own household, but chooses to prioritize other expenses over her own health. However, she still sees a dispenser occasionally, while her teenaged daughter who is contributing significantly to household income does not even do that.

Overall, in all the sites, young unmarried women from poor households of all castes are the most likely to be deprived from healthcare when they are sick. This holds true even if the young woman is an active contributor to the household, either as a formal income generator or as someone who contributes to domestic and agricultural labor. In any case, these young women's contributions to household income generally go-unrecognized, as they are seen as saving up for their marriages. This saving up for the dowry, though, is usually an excuse to save face. Households do not want to admit to living off their daughter's earnings. Still, young women are continually constructed as a burden on the households. In Sindh and Punjab we have parents complaining about not being able to marry their daughters off because either the prospective in-laws are demanding livestock as dowry, or community norms demand a lavish wedding feast. Such demands are not mitigated if the daughter is being married off to a relative or if the daughter is being married in exchange for a bride for a male member of the household in a custom known *watta satta* (literally exchange of rocks). Parents or brothers, then, regard marriage preparations as a more important long-term investment in the household's well being than taking the young women to consult a doctor.

Jan Mochi's daughter and Firdous Begum's two daughters in Raheema, District Attock, who might be suffering from TB, are examples of young women not getting proper treatment that have already been discussed here. In other cases, young women are being denied healthcare for illnesses ranging from kidney infections to influenza, from liver problems to headaches. Financial constraints coupled with gender norms form the justification of this neglect. In Maanki, even women from middle-income households say that they avoid taking their unmarried daughters farther away than the nearby dispenser's clinic because then people come up with allegations of abortions. Also, even for more affluent households, the public declaration of their daughter having an infectious or potentially life-threatening disease results in a stigma. Daughters' engagements can be broken off if such truths leak out. In poorer households, the fear of stigma works with financial limitations to obstruct healthcare for unmarried young women. For younger women living in relatively remote areas the problem becomes compounded, as transportation costs and the violation of gender norms with respect to mobility become more salient issues. Generally, male members of the household have to accompany women if they need to go to a nearby town. This time needs to be taken off work, and so the household suffers more losses in their everyday income. This further deters efforts to provide healthcare to young women.

Social networks and illness/injury in a household

Inter-household relations in the sites complicate the simple picture of gender determining whether a household supports the healthcare of an individual or not. Households are not perfectly bounded units. Support, financial and otherwise, is at times available through social networks that are usually kinship-based. In these networks, too, the gender of the patient plays a role. For instance, sick sisters are more likely to be supported than sick brothers, since norms convey that sisters are brothers' responsibility. These norms of looking after sisters are realized more often when sisters are married, since taking care of one's sister becomes a matter of "izzat" (face; honor) in front of her in-laws. Also once a woman becomes part of a larger communal network through marriage, her brother's duties towards her are subjected to a greater degree of public accountability.

The examples from Maanki, District Hafizabad, given above, show how Meher Bhatti's brothers help her out. M. Bhatti's daughter-in-law is also supported by her maternal uncle, so taking care of a sister's daughter is also considered a responsibility. We also find several instances of a brother's financial, emotional, and practical support of married or widowed sisters among Baloch households in Southern Punjab and Sindh. Practical support takes the form of helping out in the fields, taking care of livestock, or taking items to the city to sell. In the Upper Punjab sites and among other castes in Sindh brothers also help out sisters, but usually they take on more responsibility for sisters living with them as widows or divorcees. In Maanki, there is one example of a brother helping out a sick brother with the farming of his land, but usually brothers' support for other brothers seems to be restricted to occasional gifts of money and clothes.

Gender relations and norms within and across households intersect with other factors such as caste and class to determine the extent to which a household suffering the shock of disease or injury can rely on cushioning and support processes available in the village community. Caste is significant because even if one is poor but belongs to a kinship group with members who are affluent and powerful the possibility of support is at least there. For one thing, money can be borrowed without interest. If a household is poor and belongs to a lower or less powerful caste, then the possibility of support from social networks is decreased. Close relatives who are poor do help out but their financial constraints prevent them from providing substantive assistance. Even if a household is part of stronger networks of support, financial and other forms of assistance decrease over time. This is a contributing factor to the termination of treatment for prolonged or acute illnesses.

Just as financial support systems are not sustainable over time, so are familial networks limited when it comes to sick women. In Mouza Tibba Channa, District Muzaffargarh, Mai Rifat, a Baloch woman, became paralyzed and arranged a marriage for her husband after she thought she had become *baikar* (useless). Her brothers tried to get some land in her name from her husband as a protection mechanism, but when she refused to co-operate, since she could not cultivate the land herself, they stopped talking to her. The point is not just that the brothers' support was conditional, but that they did not take a stand against the husband for remarrying. Gender norms allow men to take on another wife if the present one falls sick, and this practice remains unquestioned. The first wife is pitied, and given occasional sympathy and gifts, but it is accepted that if a wife is no longer able to perform sexual, reproductive and domestic services she can be replaced. If the man does not divorce the first wife, it is seen as a blessing, because he means to still take some responsibility for her, relieving the wife's brothers and other relatives. In Mai Rifat's case, her husband's second wife does cook for her, although after the marriage her husband has stopped buying her medicines. In Deh Darro, District Larkana, two men, one from a Sammat11 background, and the other a poor Sammat5, have remarried because their wives have "the coughing disease." The Sammat11 man is himself sick with acute diabetes, but he found a woman to marry.

Healthcare facilities

Very few research participants in the six sites, poor and otherwise, express their satisfaction with the government healthcare facilities. There are complaints against the inattentiveness of the doctors, the rudeness of the staff, and the lack of medicines as well as equipment. In one site in particular, Mouza Tibba Channa in District Muzaffargarh, the staff is extremely unpunctual and irregular. The unavailability of medicines and the lack of equipment, including stethoscopes, at the BHUs was indeed borne out during our visits to these facilities. The doctors themselves admit that disposable syringes are re-used because the supplies they receive are not enough.

Healthcare personnel at government facilities encourage patients to consult them in their private clinics. Lady Health Workers and Lady Health Visitors also over-charge patients, and offer services for which they have not received any proper training. Even the poorest women and their households, though, say they prefer going to private health facilities if they have the money, although these clinics are generally at a distance from their homes. At least, the doctor will be present in the clinic. Even if they take more money, they examine patients carefully and prescribe medicines that are usually covered by the fee costs. However, most people agree that these private doctors can be negligent.

For surgery people prefer government hospitals because private procedures are too expensive. Even relatively well off households with land end up selling livestock or using land and jewelry as collateral if a member has to undergo a surgical operation.

The research team found that private doctors tend to prescribe medicines in inappropriate dosages. At times the dosage is too strong, but then patients are also given medicines in ineffectual dosages if they can only afford to pay a part of the fee. For instance, sometimes half a course of antibiotics is prescribed. There is also a disturbing trend of prescribing too many tranquilizers for symptoms as diverse as high blood pressure, back pain, and headaches.

Most poor households, frustrated with government facilities, and unable to afford either the money or time to visit qualified private healthcare facilities generally available in nearby towns, turn to *hakeems* (traditional herbalists) and dispensers who have set up shop in the vicinity. Even trips to *hakeems* and dispensers are made after self-medication possibilities, through household remedies and medicines left over from previous illnesses in the household or even neighborhood, are exhausted. Emergency

healthcare provision, though, remains an issue, especially for those households who have no mode of transportation at their disposal.

For women this lack of emergency healthcare poses particular risks during childbirth. Most women do not go to a doctor during their pregnancy unless there are complications. With the exception of a few women from affluent households, most women rely on the services of traditional birth attendants in the village for their deliveries. However, in critical situations they have to be taken to healthcare facilities. In such situations women and their children living in villages that are either farther away from qualified healthcare personnel or are not connected to the outside world through metalled roads are particularly vulnerable. Again, women from relatively well-off or well-connected households who own or can borrow a vehicle fare better.

Despite reports of vaccination teams regularly visiting sites, polio and tetanus persist in the population, especially in the Sindh sites. In the Faisalabad site we met a little boy from a Christian household who has been affected by polio, despite taking the required polio vaccinations suggesting that the vaccination was either 'bogus', or improperly administered. We also found that although women are quite aware of family planning, they cannot implement practices, usually because their husbands or mothers-in-law are against these measures. On a more positive note, women, with the exception of those living in remote residential clusters in Sindh and Southern Punjab, are quite familiar with simple first aid practices, including the dispensation of salt water to those suffering from diarrhea.

Overall, women in Akalipur, District Faisalabad, and Raheema, District Attock, have relatively better access to health facilities. Poor women in both sites are constrained by household finances when it comes to diagnostic tests or buying expensive medicines. However, for the women in Akalipur the presence of the BHU in their own village does facilitate healing in the case of minor illness. Women in Akalipur, more so than in any other site, consult medical personnel when they are pregnant. The BHU assigned to Raheema has an especially dedicated doctor, who though frustrated with the inadequacy of the supplies and equipment at his disposal to the point that he is on anti-depressants, is committed to fighting disease in the area. Raheema was also part of an international-NGO funded experimental project to fight TB, so the BHU and Tehsil Headquarters hospital have an ample supply of free TB drugs, although the project was recently terminated. Also, the women in Raheema have the choice to access a number of government and military hospitals in the region, where applications can be made for exemption or subsidization of treatment costs. In addition, private doctors in nearby small town also have arrangements whereby patients can pay for examinations, medicines, and minor operations in installments.

Education

Three of the Punjab sites, Raheema in District Attock, Akalipur in District Faisalabad, and Maanki in District Hafizabad, have functional government primary schools for girls within their boundaries. There is a building for a girls' school in one of the residential villages in Deh Darro, the site in District Larkana, Sindh, but the school has been inoperative for a while.

Raheema has two teachers, including a headmistress, and 81 students enrolled in the school in classes Nursery to Five. The female population, according to the Census conducted in relation to the study, is 732. Akalipur has 5 teachers, including a headmistress, and 190 students. The teacher-student ratios is thus apparently better than Raheema, in that there are less than 40 students to a teacher. However, the English teacher is usually absent, and the headmistress has to teach 87 students in a combined nursery and Class One group. Akalipur's female population is 1437, so the ratio of girl children in school is very

close to Raheema's. Maanki has only one teacher for the 64 students enrolled in the school. From a female population of 912, 64 girl children are in the government primary school for girls. A few girls also go to the government primary boys' school, since the sole teacher in the girls' schools is unpunctual and irregular, and the school is located in a settlement considered to be populated by miscreants.

In all three sites, the number of students per class decreases, as we go from nursery to Class Five. The trend for girls' education in Raheema and Akalipur is on the rise, whereas it is stagnant in Maanki. Girls from a few *Kammi Kameen* households are also going to school in Raheema and Akalipur, while the female student population in Maanki is restricted to Bhatti households, the dominant caste in the site.

Raheema and Akalipur each have two private schools that are co-educational till Class Five. These are relatively recent additions. The schools are only for girls from Class Six onwards. Girls from poorer households usually go to the government schools, while relatively well-off households send their girls to the private school. The exception to this trend is the Christian girls in Akalipur. The few girls who do go to school from Christian households attend the private school, because Christian children feel persecuted in government schools.

In Raheema the Khans, who are the chief landlords of the site, and comprise 35-45 of the 237 households, send their daughters to Wah and Rawalpindi/Islamabad for their schooling. Some girls from these families are also in college. A few girls in Raheema from less affluent families now go to nearby small towns to attend middle and high school. In Akalipur the two private schools allow girls from relatively poor families to continue their education after Class Five. Girls from the site from relatively well-off families have been going to the middle and high schools outside their village. Girls from affluent households, especially the Dogar community, have also been sending their girls to the college in Samundari, the Tehsil headquarters.

In Maanki, only the single Syed household has girls who have studied till Class Seven in a school outside their village. They discontinued their education because of *pardah* (religious sanctions concerning the segregation of sexes/the covering of one's face and body from men who are not immediate relatives) imperatives.

In the two Sindh sites girls attend the government primary boys' schools in the villages. There are more girls in school in the villages in Deh Shah Alam, District Nawabshah than in Deh Darro, District Larkana. Only very few girls in both sites go beyond primary schooling, and even those are now living in Karachi, Larkana, or other places outside the sites. The trend to educate girls seems to be decreasing: the highest number of women who have completed their primary education are between their late twenties and mid thirties. Women and girls younger than this tend to have dropped out earlier.

Mouza Tibba Channa, in District Muzaffargarh has one government primary school within the administrative unit that is technically for boys. The teacher is, however, ineffectual, and, given the location of the school amidst the oppressive Channa households, even boys in the site prefer going to schools elsewhere. Only a few children, some boys and a couple of girls, attend the school in the site. Boys from the bigger landlord Channa family, from around 15 households of the 199 households in the site, are sent to Alipur, a town 35 kilometers away, while boys from other less affluent households in different clusters go to schools in bordering *mouzas* (administrative units). Girls from the landed Channa family usually go to school. They are increasingly being sent to Alipur with their brothers, where they live in the homes of their relatives. Girls from poorer households in the site remain deprived of formal schooling. This site has the lowest literacy rate of all the six sites in the study.

Perspectives on girls' schooling

The presence of schools that are specifically for girls strongly affects peoples' perspectives on girls' formal education. In sites where there are girls' schools, just as in the other sites, the entire gamut of reasons why households do not usually send their girls to school are present. These reasons range from the idea that "schooling makes girls willful and licentious" to "how can we educate girls when there is no money to educate boys". Households in these sites also send girls to school only if their help is not needed at home. Girls are also more likely to be pulled out of school than boys in case of a setback in household finances. Girls in these sites hit an educational ceiling earlier than boys, in that only a few go on to high school and even fewer to college. Still, one significant difference between the sites where girls' schools are functional, and where there are no or non-functional girls' schools, is that more parents in the former perceive of girls' schooling as a viable option. Even if this option is not being entertained in actuality, parents grapple with the pros and cons of girls' schooling because the presence of a school for girls drives home the immediacy of the issue. Girls go to the boys' schools in sites where there are no schools for girls, but the lack of girls' school in an administrative unit where coeducational schools are not the norm clearly sends out the negative message that the state does not consider the education of girls important.

The quality of available schooling also affects parents' decision-making with respect to girls' schooling. In Maanki, District Hafizabad, the inefficiency of the schoolteacher reinforces parents' perception of girls' education being a waste of time. In Deh Shah Alam, District Nawabshah, some households send their daughters to the government primary boys' school in their villages, especially if the schoolmasters are local or if they have won the trust of the villagers by regular, sustained contact. However, in one particular *goth* (village) stories of how children going to the school for four or five years have not learned how to read and write abound in the collective memory. In this *goth* (village), women told us that they would send their girls to school even if there were no school just for girls, provided there were guarantees that the girls would learn something.

Another salient theme in households' perspectives on girls' schooling has to do with the perceived relevance of formal education to women's life paths and goals. The *kashtkaar* (sharecropper) women in Raheema, District Attock, are quite clear that if their daughters are only going to do what they themselves are doing with their lives, going to school is not only a futile exercise, it actually detracts them from real work. The *Kammi Kameen* women, however, whose envisaged trajectory for their household members is not so tied up with agriculture-based livelihoods, are more concerned with the financial aspects of sustaining schooling for their girls and with the outcomes of the educational process. Boys from *Kammi Kameen* and other relatively poorer households in Raheema have finished high school, but the jobs go to people from well-connected families. These young men from poorer households, especially those from *Kammi Kameen* backgrounds, had earlier seen the pursuit of formal education as an alternative to their fathers' lower status traditional occupations. Their schooling, though, has not yielded the expected returns. So if boys, who are meant to be the primary breadwinners, are laborers after high school, why invest in girls' schooling, is what many parents argue.

The disillusionment with schooling is also obvious among the young men in Maanki, District Hafizabad, and probably has an influence on girls' schooling. Some young men from *Kammi Kameen* households in Maanki also have a few years of college education, but only a very few of them have permanent employment. One young man is a bank employee, but he admits that he got his job through *sifaarish* (connections). Another young man recently lost his contract-based employment at the nearby factory. The others undertake wage labor or tend livestock. According to them, formal education does not make you competitive enough for the job market unless one has advanced degrees. Households generally

cannot finance higher education, since it entails the expenses of prolonged residence in a big city plus more years without the young men contributing to household income. The lack of anticipated gains from boys' education combined with the ineffectuality of the girls' school in Maanki has a detrimental effect on girls' schooling there.

In Raheema there are more girls from *Kammi Kameen* households going to school than in Maanki, partially because of the efforts of the headmistress, who is from the local Khan family. Her demeanor is elitist and she is condescending towards her students, but she does motivate her bright students, regardless of their class and caste background, to continue their education. Lateef Lohar's household is very supportive of their daughter Ayesha's educational aspirations, chiefly due to the encouragement of the headmistress. The household makes sure Ayesha is free of any domestic responsibilities, so she can devote herself full-time to her studies. The neighborhood chips in with old books and uniform for Ayesha. Ayesha's mother, Sameena, is not quite clear where Ayesha's schooling will lead her, but she trusts the headmistress's judgment whose own education has made her a successful teacher.

The presence of an effective teacher who cares about the schooling of poorer children does make a significant difference to people's perceptions with respect to the role and relevance of schooling to the lives of the children. In places where men and women from poorer households—usually cannot interact with school personnel for whom education for all is a priority, the impression that formal education is the purview of the well-to-do and the powerful is strengthened. In Akalipur, District Faisalabad, for instance, women in poorer *Kammi Kameen* households say that their children are subjected to harsher physical punishment because of their class and caste, and so they feel justified in pulling them out of school. In Mouza Tibba Channa, District Muzaffargarh, where there is a sense that the landlords are deliberately blocking the education of children from the poorer households, the teacher's ineffectuality augments the notion that quality education for their children is out of their reach, and therefore not a feasible goal. Girls' possibilities for schooling are more adversely affected than boys', as girls' education is not high on peoples' agendas in the first place. Gender norms with respect to mobility, in conjunction with financial constraints, serve to deprive poor girls of any schooling. Boys in the site from poor households do end up with a few years of schooling from nearby villages or towns.

In reviewing the history of girls' formal education across the different sites, two key themes emerge. First, girls who were the first to attend school in rural contexts came from households where domestic, agricultural, or other livelihood-related responsibilities were lighter, or were relieved through assistance from other quarters. Khan girls in Raheema and Syed girls in Akalipur could attend school because their households did not need or utilize their services in the fields: they could also buy the labor of poorer women, generally from *Kammi Kameen* and Christian backgrounds, for housework. Even now, Dogar girls in Akalipur who make it to high school and college are from affluent households that have domestic help. Ironically, the freedom from domestic work for these women is bought through funds generated by a flourishing trucking business that has led Dogar men to regard education as useless for their own livelihood purposes. Dogar young women are in a sense allowed to pursue education as a pastime, since their services are not required in the home or in any income-generating activities.

Second, even these girls from upper or middle-income households or upper caste backgrounds who first went to school had to struggle against resistance from their families and larger communities that attempted to curtail their education once they were older. The stories of the government school headmistresses in Raheema and Akalipur, the first a Khan woman and the second a Syed, both from landed backgrounds, are remarkably similar in their motifs of resistance. Both women took a stand with their families about continuing their education. Later, they maintained their resolve of taking teaching

jobs in the face of bitter opposition from their in-laws. The headmistress in Raheema to this day has to contend with her father-in-law's persistent efforts to get her transferred from the village school, in order to force her to quit her job and stay at home.

The two headmistress's life stories also serves to strengthen my earlier point: girls and their households need to perceive the relevance of education to women's lives in order to risk investing in education. Both these women wanted to become teachers early on in their lives, and then proceeded to take steps to realize their ambitions, even if it meant taking on their families. Their families did eventually give in to their demands, partially because they had the resources to support the request. In two stories about young men from less affluent and predominantly illiterate backgrounds, the conscious choice to pursue formal education also derived its impetus from a clearly envisaged objective of the educational enterprise. However, these men received full support from their families. In the case of the young Awan man in Raheema, his family committed themselves to his education because they wanted him to be able to eventually help out with all the disputes with the Khans. The other story revolves around a young Mohana man from Mouza Tibba Channa whose formal education was taken on as a project by his maternal uncle who wanted to do something worthwhile for his sister's son after the sister's household went through a severe idiosyncratic shock.

For girls from poor households, continued access to education involves facing different kind of obstacles than either poor boys or girls from relatively well-off households. For boys, investment in education is usually justified on the grounds of it leading either to increased earning capacity or to a more effective role in public spaces. For girls from well-off households there is neither a dearth of resources nor, usually, domestic obligations. Because of an elite marriage-market where some educational qualifications in a bride are seen as enhancing the prestige of the in-laws, gender norms in most upper caste and upper class families in the four Punjab sites have been modified to incorporate attending school as acceptable behavior. This trend also affects middle-income households in these contexts who are increasingly making compromises to educate their daughters.

Girls in poorer households have to contend with financial constraints as well the need for their labor at home, in addition to their families' inability to see a role for their daughter's education. Because there are not enough livelihood opportunities for rural women and because women are not allowed to be key players in public spaces, girls do not merit sustained investment in education at the expense of other household priorities. Even if girls do earn more because their parents have financed their education, eventually their in-laws and husbands will benefit. Poor girls like Ayesha Lohar, in Raheema, District Attock, whose households, despite their limited income, are breaking out of the mold, are few and far between.

Rule of law

The rule of law remains absent from most women's lives. Women, poor and otherwise, for the most part do not have direct access to either informal or formal justice ensuring processes. Poor men fare better than women in this regard by virtue of the legitimacy of their presence in public spaces. At times, poor men are not in a position to ensure justice because of their powerlessness. Poor men are also prevented from seeking redress because they are unable to afford the bribes and the rightful expenses involved. However, for rural women from all classes and castes the very fact that women are not in allowed in most *dairas* (male spaces associated with specific landlords in Punjab villages) and *autags* (meeting places outside residential villages in Sindh), where community-driven rule of law interventions take place,

symbolizes the law being placed outside the purview of women. When cases involving women are discussed in these public spaces male affines or relatives represent the woman.

Justice remains elusive in cases involving women. For the most part, only cases involving women from poorer or less powerful backgrounds become subjects of public mediation processes. Issues arising in relation to women from richer landlord households tend to be settled in private. If community-based mediating bodies or local influentials commit crimes against women, the emphasis is on re-establishing the status quo rather than justice or redress. In these instances, the powerful are favored, and the relatively powerless merely placated. In Deh Shah Alam, District Nawabshah, a Sammat² young woman was allegedly kidnapped and murdered by Baluch² men. The young woman's father was a *haari* for these men. The local influential, Ali Nawaz Sammat³, settled the case in favor of the *haari*, and told the Baluch² men to pay him 4 *lakh* rupees: he later supported the Baluch² landlords in their non-payment of the blood money. When the money was finally paid, after the intervention of another influential, it was one *lakh* rupees less than the amount originally agreed upon. Some men in the site think the crime by the Baluch² men was mitigated by the murdered young woman's affair with one of them.

Formal mechanisms of law remain remote from most rural women's. As mentioned earlier, their male relatives mediate women's access to the police and courts. Only crimes and cases acknowledged by men are registered or processed. Only in one site, Raheema, District Attock, do we find an example of women taking the initiative of registering a case against a man for attempted theft and murder. The man either attempted to take off a gold necklace or tried to strangle a woman sleeping in her courtyard at night. She woke up, and bit his hand. Her sister-in-law then apprehended the man before he could climb over the walls. The two women registered a case with the police the next day. The police used the teeth marks on the man's hand as evidence, and incarcerated him. The case was still in progress during our data collection.

In Mouza Tibba Channa, District Muzaffargarh, two years before our study, a man was named in two charges of an "honor conflict." A woman claimed that he broke into her house with the intention to sexually assault her. The charge was revoked, once the matter was settled at the key landlords's *daira*. The man had to give three quarters of an acre of land to the woman. Many villagers, however, dismiss this case as an attempt by rival factions to dishonor the man and his family. According to this version, the woman made false accusations at a landlord's instigation.

Even if the woman's allegations were true, she could not have sought or received redress unless a powerful man was backing her, given the prevalent context of unchallenged sexual harassment, sexual violations, and inequitable sexual relationships. No charges are made either through formal or informal mechanisms. Poorer women from various caste backgrounds are especially vulnerable to sexual assault and advances, because they might be living on land belonging to the bigger landlords, or their household's livelihood might be dependent on the continued patronage of a landlord. At times, sexual favors are solicited through male relatives, who provide "access" to women in exchange for various privileges. Households that do not co-operate are persecuted, and are sometimes forced to leave the village. There are instances of men who have discontinued their livelihood-based migratory trips because they are afraid of leaving their wives behind.

Even when there are occasional protests against the sexual exploitation, usually by men who frame it in terms of a violation of their honor, these voices of dissent are suppressed over time, and there are no outcomes. A little while before our data collection, the sons of an influential Channa landlord allegedly

raped Baloch women over the course of three days at their *daira*. These women were brought over to the *daira* by Baloch men.

Some Baloch residents raised an outcry. A few Channa family members sided with the Baloch men against the Channa men accused of rape. The matter died down when an influential from the nearby administrative unit mediated between the Channa landlords, one of whom was contesting the local bodies' elections, so that they could unite before the elections.

Women here, of all castes and classes, live in constant fear for their own and their daughters' safety. This fear is intensified by recent events. Even women from landed Channa households, whose male relatives are implicated in the crimes against women, identify with the women raped at the *daira*. For some men this incident is framed in terms of two parties exchanging favors. For the women, it is a clear case of *zabardasti* (coercion; force) against women.

The police cannot come into Mouza Tibba Channa without the permission of the landlords. In addition to crimes of a sexual nature, women report their National Identity Cards (NICs) being snatched before elections, *zakat* funds being misappropriated, and lands being taken over by male relatives on the death of a husband or by landlords during the *ishtimal* (land consolidation schemes initiated by the government). Women like Shareefan Channa, whose brothers-in-law refused to give her access to her household's inheritance after her husband died, choose to remain quiet because they are related to those who have meted out the injustice. They are unwilling to forego even the tenuous protection being offered in return for their silence. They have no faith that any alternative recourse exists. Other women, especially the poorer Baloch women, are helpless in the face of the forged documents produced by the local *patwari* (revenue officer) who colluded with the landlords during the *ishtimal* a few years before our field-work.

Other sites yield accounts of women being divested of their land, and then denied justice. Raukhsana Mai, in Deh Darro, District Larkana, was cheated out of her land after her husband was murdered, probably in order to gain access to the land. Another woman's plot in Deh Shah Alam, District Nawabshah, has been illegally taken over by a doctor, who is also the *Naib Nazim* (an elected official in the local bodies). She has been warned that if she takes any legal action, her only son will be harmed. In Akalipur, District Faisalabad, a court case was decided in favor of a Dogar widow whose land was occupied by her Dogar tenant. The rule of law, however, could not prevail till the woman paid the tenant around Rs. 40, 000 to leave her land.

Akalipur, District Faisalabad, remains unique among our sites in that it has a self-proclaimed female *gunda* (goon) named Tahira Jatti. Other women, especially poor women from lower caste families, corroborate her claim by calling her a *badmaash* (a miscreant) who uses her police connections to harass them and even extract money. Tahira's daughter has recently joined the police academy as a trainee, and this has further terrified Tahira's persecuted neighbors who live near the village land Tahira has illegally occupied. The village has won the court case against Tahira, but she somehow continues to come up with stay orders against her evacuation. Tahira is well-connected with court officials as well as district management bureaucrats.

Tahira Jatti has managed to create a space for herself in a man's world on their terms. She remains the key example of a woman who derives power through rule of law mechanisms. However, this power is based on co-opting law enforcing agencies and other legal processes, rather than implementing due process to ensure justice. While Tahira occasionally engages in struggles with the powerful in the site, such as Shahid *numberdar*, her regular targets are the poorer women in the village. Her defiance of

gender norms with respect to proper behavior is predicated primarily on terrorizing the powerless, including one of her own daughters who remains dependent on the whims of her mother because her husband is too sick to support her or her children.

Akalipur, then, is distinctive from other sites in that more spaces are opening up for women to assert power, but that authority is only effectively asserted through near-terrorist acts of persecution and fraud. Otherwise, as evidenced in the case of the Dogar woman versus her tenant, women continue to lack structural influence. The rule of law situation in Akalipur is reminiscent of a postcolonial city with a heterogeneous population that has migrated from different points of origin, rather than a village or even a small town with a homogenous, settled population. A web of organized crime is operating in the site, even if the scale and scope is not comparable to that of a city. There are multiple players in the scene, supported by corrupt rule of law institutions. While the positive trappings of the modernizing impulse are made visible through the presence of the BHU and schools in the village, the negative side of an urbanization process is highlighted through the fragmentation of village community and the near breakdown of the state-sanctioned law and order situation. Vestigial feudal structures work with capitalist outcomes to consolidate the extra-legal power bases.

The fragmentation of community structures, partially a consequence of post-partition displacement leads to the relaxing of gender norms impacting women's mobility and behavior. Women's relative freedom, though, does not translate into any degree of effective empowerment for women who are not connected to existing networks and alliances of the powerful. Those who remain on the margins of various power bases in Akalipur, especially the poor women in *Kammi Kameen* and Christian households, live in a continuous state of insecurity.

Shocks

The absence of effective, state-sanctioned mechanisms for cushioning shocks is especially critical for poor women and their households. In fact, shocks at the household level are aggravated, if not caused, by the lack of adequate public services for the poor. Lack of access to quality health services, for instance, sends poorer households spiralling into poverty, by causing the untimely death of household members or depriving the household of a healthy earning member. This economic deterioration is, of course, in addition to the pain and grief caused by the deaths and diseases of those suffering from illnesses that would be easily curable if adequate healthcare were provided.

Even in times of disasters, such as floods, there are no checks and balances in place to ensure that relief funds and provisions reach the most affected. People in flood prone Mouza Tibba Channa, for instance, remember only two occasions when government allocated resources did get to the most needy: the 1973 floods in Bhutto's time, and the 1993 floods when Shahbaz Sharif visited the region while supplies were being dropped. During other floods, such as in 1992, the landlords appropriated everything.

People usually rely on informal networks that are usually kinship-based, but not restricted to the administrative unit in order to cope with shocks. However, not everyone is equally connected to these support circuits, which are themselves based on structures of patronage and compliance. Kinship ties figure prominently in the formulation and membership of these informal support networks, but do not exclusively determine who is included or excluded. Any benefits received through connections with the powerful are contingent on adherence to norms of co-operation and reciprocity. Investing in poorer relatives, even women from affluent households if they are now on their own, is not generally seen as

lucrative. It is true that initial and intermittent assistance can be provided, but these informal networks do not guarantee sustainable, long-term coping or cushioning mechanisms.

In fact, as the case of Shareefan Channa in the last section illustrates, shocks such as death in the family make women even more vulnerable to plots from within their social networks to deprive them of their assets. In the context of the sites, familial support systems among less affluent households appear to be more well-intentioned. Among middle to low income Baloch households in the Southern Punjab and Sindh, for instance, we find several examples of financial and practical support being provided by siblings and other relatives. Brothers in Akalipur, District Faisalabad, and Maanki, District Hafizabad, also extend support to sisters and their offspring in times of crises. Again, among the poorer households, constraints in terms of funds and time, however, limit the extent of support being provided.

Covariate shocks

Women-headed households and female members of households tend to face deeper levels of deprivation of food and healthcare during disasters such as floods. Relief funds are not just appropriated by affluent men; poorer men also tend to disenfranchise poorer women, including women in their households. If relief funds do get to poorer households in Mouza Tibba Channa, District Muzaffargarh, during and after floods, for instance, no effort is made to ensure that women have access to them. Women, whose roles as nurturers and caretakers take on added dimensions during disasters due to the displacement, increased food insecurity, and increased risk of disease, are further stressed physically by this lack of access to food and other aid.

During times of floods in Mouza Tibba Channa, poor lower caste women and their households are on their own. The cushioning mechanisms formulated by the richer landlords are extended, even if superficially, only to those who share their caste background or residential cluster.

The process of reconstruction after the floods is also, for the most part, unsupported by formal or informal mechanisms. Family members try to support each other, but collective efforts are manifested along caste and class lines. Poorer households are expected to contribute if a landlord needs help with repair, but the expectation is not reciprocal. Reconstruction for some families after the submergence of their residence or agricultural land means relocation, and the search for a new livelihood base. Women's roles outside the home with respect to remunerative labor become more salient in these instances of relocation: women suffer the most because of their limited access to public spaces and to women's social networks. There are women in Mouza Tibba Channa whose households moved into the administrative unit years ago, but these women remain outsiders, isolated from the informal social networks among women.

Agriculture-related covariate shocks documented in other sites in Punjab and Sindh garner even less support than the floods in Mouza Tibba Channa, District Muzaffargarh. The implications of these shocks for poor women and their households are severe and the effects are long term. However, even short term relief is not provided in the case of a bad crop or shortage of water, as these shocks are generally unacknowledged by the state.

In Raheema, District Attock, the maize crop in the fall of 2001 was destroyed by a severe hailstorm. Earlier in the year, the villagers had to contend with low wheat yields, a consequence of a lack of water in a region that relies heavily on rain for irrigation. The food insecurity is intense in poor households. Unlike the landed Khans and relatively affluent Awans, most households have neither stored grain for consumption nor enough cash to buy food. Most households are taking food on credit that covers funds for food, electricity, and water bills in exchange for a commitment that households will sell them their

agricultural output. Women, however, are now getting increasingly worried, because their household debts to these shopkeepers are piling up. For two seasons now people have had little to give these shopkeepers. A few people from *Kammi Kameen* households have already been denied further credit. Some households have started to sell livestock to raise cash for food.

Women in Raheema complain bitterly about the state's inattention to their plight. The failure of the crops also means fewer opportunities for wage labor in the village. In fact, after the destruction of the maize crop, the Khans are extracting free labor from poorer households expecting them to help with cleaning the fields farmed by the Khans. The men have to go further to find work, but this also means that women can not bring in money as laborers because they need to stay close to home to fulfill their domestic responsibilities. The *patwari* (revenue officer) made a tour of the village to assess the damages, but they never heard from him as to whether the land tax for that year has been exempted.

Similar tales of misery are to be found in Maanki, District Hafizabad, and Deh Shah Alam, District Nawabshah, where shortage of water has decreased agricultural output. Men from Maanki have had to take on *seer* (contracted labor) with landlords quite far away from their home. Men from Deh Shah Alam are increasingly going to work in Karachi. Women are usually left behind in Maanki and Shah Alam. They have to fend for themselves and their households in situations where their own labor opportunities are limited by the water shortage. Household survival is chiefly dependent on remittances from Karachi and elsewhere, and can be infrequent or delayed.

Idiosyncratic shocks

Here I present two illustrative cases from different sites. The first case revolves around the impact of the prolonged illness of the male head of a household, as well as the household's attempt to look after the widowed sister. The second case is about three children who, after the loss of their mother, are in their old grandmother's care. The coping mechanisms of households, available support networks, and stresses caused by loss of income as well as extra expenses due to the shock, are central concerns in the following narratives. A significant thread through both cases is how structural factors that have covariate implications, such as lack of access to adequate healthcare or limited livelihood opportunities for women, exacerbate the effects of idiosyncratic shocks on a household.

Case # 1. Ameen Sammat and his household, Deh Shah Alam, District Nawabshah

Ameen lives with his household in one room and shares the courtyard with his brother's household. The house, jointly owned by Ameen and his brothers, is built on common village land.

The household has sixteen members, including Ameen; his wife, Sanam; their seven children; Ameen's widowed sister, Rani; and her six children. The household has recently married off Ameen's oldest niece to the son of his other sister. No expenses were incurred at the wedding. Rani, Ameen's 35 year old sister, was widowed four years ago when her husband died of jaundice. Rani then moved in with her brother. She has become sick with "*gham*" (sadness) since her husband died, and has been unable to do much. Her four other brothers do not bother with her. Rani's three little boys are the only children in school. Ameen feels responsible for these orphans and wants them to have a good future. One of Rani's daughters also went to school for a while, but then refused to do so because the teacher beat her up for not having books and the correct attire. Ameen's own children have never been to school.

Ameen is 40 years old, and has been unable to work for the last 7-8 years. He used to work as a bus conductor. He was definitively diagnosed with tuberculosis (TB) three-four years ago. Ameen has no money now, so his TB treatment is in abeyance. He went to the doctor in Nawabshah two or three times

after a month's treatment at the TB hospital in Kotri, but recently he has been seeing a *hakeem* (traditional herbalist) in Qazi Ahmed. His last visit to the *hakeem* was a week before. He spent Rs. 200 on this visit, inclusive of medicines.

Ameen told us that Dr. Ayub at the government hospital in Nawabshah diagnosed his disease. Medicines that Dr. Ayub had prescribed were taken for three months in 1998-1999. Ameen was then admitted to *Khuda ki Basi*, a TB hospital, in Kotri. He was there for a month from 17/11/1999 onwards. At the end of this month Ameen was given medicines for 7 days, and discharged. He went back after a week, and got a refill. But after that he was not able to do his weekly returns, because he could not afford the fare. The six hour round trip cost Rs. 70-80. Ameen continued to buy medicine against the old prescription whenever he could afford it, but then two months ago he vomited more blood than usual. That's when he let go of the medicines, and visited the *hakeem*.

All the children and teenagers in the household have suffered from seasonal colds and flu in the last few months, but have recovered without formal treatment. Sanam suffered from palpitations and had not been able to go to work for four-five day in the last year. She had consulted a private doctor in the nearby small town, who had given her medicines that had helped. She is still unwell, but cannot afford to go back again.

Ameen told us that no one, especially his own family and kin, has helped him during his illness. In actuality, people from other castes and villages have provided a bit of financial assistance on and off. Recently, another poor man gave him Rs. 100 to help him buy medicines.

Ameen's half an acre of land has been given on *mukataa* (contract) to a man in another village. The household receives Rs. 500 for this land every year. This arrangement was set in place five years ago. Before that Ameen was strong enough to cultivate the land himself. He would earn money as a bus conductor and with the help of his wife and children take care of the fields. They grew fodder, wheat, and cotton. They used to rent a tractor with a driver. At times, they borrowed oxen from the two households in the village who still had a pair.

At present Sanam is the chief procurer of food for the household. Ameen's sister Rani does not help out much with the housework or with generating income. The household does not need to buy flour for six months of the year, because Sanam, her children and Rani's older daughter manage to earn enough wheat to sustain the household for six months. For the rest of the year, flour is bought from local stores. The household is strictly opposed to taking credit: money earned through cotton-picking is used to buy the flour.

Sanam and her three daughters usually pick cotton every day during the season. They earn Rs. 60 for picking one *maund* (40 Kg) of cotton, and they are given a cup of tea once during the day. Usually three people from the household work together, and a fourth one joins them occasionally. Three people gather two and a half *maunds* in a day.

During the wheat season Sanam engages in *Labaaro*, which means that she harvests wheat by using a sharp instrument. Most women do not undertake this kind of strenuous harvesting, but she and her older son and daughters, do so. For harvesting half an acre of wheat, one earns a maund of grain. The younger children and her nieces help out through *choondi* (*gleaning*), which means they pick up the wheat stalks that have fallen on the ground. This helps to supplement the grain earned through *labaaro*. Some

landlords insist on taking a share even from the *choondi*. Others let the children keep all of what they pick.

Sanam also undertakes other kinds of labor whenever there is an opportunity. For instance, she also earns some money through extracting mustard seeds. She and her daughters also raise six goats for other people. The household keeps the milk. They try to find free fodder from various fields. When the goats or kids are sold, they get half the cash, and the owner gets the other half.

Ameen and Sanam's oldest son, 18 year old Iqbal, has just gone to Karachi where he milks buffaloes in the *bhains* (buffalo) colony. He also works as a laborer. He had been only gone a month at the time of the interview, and not yet sent money home. Ameen's cousin had arranged to take him there. Before he went to Karachi, Iqbal worked part-time as a tailor, and part-time as a laborer. He was primarily engaged in agricultural labor, but sometimes undertook construction labor too.

The household cooks two meals when there are resources; otherwise one meal is cooked. When there is no money *chappati* is eaten with onions.

Two years before the data collection Ameen and his brothers were involved in a land dispute costing Rs. 3000-4000 with his father's brothers, over the land they had inherited from Ameen's father. Ameen and his brothers won the case, which lasted three months, because they had the legal title.

Case # 2. Deena Mai and her grandchildren, Mouza Tibba Channa, District Muzaffargarh

Deena Mai, a Baloch woman, lives in a small makeshift hut with a cemented boundary wall in *Gopang ki Basti* with her three grandchildren. Her daughter, Fatima, had died a few weeks before our data collection. She was sick with jaundice, and died after five months of illness. The treatment from the BHU in Kisar, the nearby town, was ineffective. Fatima's husband passed away three years ago. He died of *sarsaam* (a fever that is said to affect the brain). The disease hit him very fast and he died before they could get to a doctor. Now their grandmother looks after their three children, ranging from 8 years to 2 and half years. Toqeer, the oldest child, is in school. The little girl and the baby boy stay at home.

Deena Mai used to take turns living with her other children, but when Fatima's husband died, she moved in with her. Deena has two sons and three daughters who live in nearby villages. One of her daughters is also a widow. All of her children are struggling to make ends meet. The sons primarily work as laborers in other people's fields. They have their own families. It is very difficult for them to provide financial assistance to Fatima's children. One of Deena Mai's sons sometimes makes some extra cash by catching fish. He always gives some of this money to his mother and Fatima's children.

Toqeer and his sisters have inherited one acre of land from their parents. Cotton and wheat are grown in that plot. Fatima, their mother, used to cultivate it after their father died, with the help of her mother and occasional assistance from her brothers. Toqeer helped with looking after the younger children. Fatima used to also work as an agricultural laborer in other people's fields. Fatima was able to store enough grain to feed her household for most of the year with her mother's help. Now Deena Mai and her sons try to look after the fields for Fatima's children. Toqeer helps out after school, but his grandmother and (paternal) uncle are trying to ensure he continues his studies at the school in the bordering administrative unit.

When Toqeer's father was alive, their financial condition was more stable. Toqeer's father cultivated his land, worked as an agricultural laborer, and baked bricks in a small kiln. He used to earn Rs. 120 for making 1000 bricks.

People in the *basti* (residential cluster), who are all related to each other, help out with *zakat*. They used to give Fatima money and clothes on Eid and sometimes Shab-I-Baraat (glossary entry?) and will probably continue to do this for her children. But *zakat* is given only once a year, and Eid and Shab-I-Baraat come after a long time. Other households in the *basti* told the research team that they are taking care of Fatima's children, and give them *imdad* (aid) whenever they can. But as Deena Mai pointed out, these occasions are infrequent and unpredictable. Hence she cannot rely upon these acts of goodwill to have a sense of security regarding an assured livelihood for the children and herself.

Deena Mai or her children, including her widowed daughters, have never received any funds from the state formulated Zakat Committee. She does not even know about the existence of such a committee (which is supposed to ensure that families receive at least minimal subsistence in situations such as this.)

Deena and her children have never borrowed from anyone. She does not intend to incur any debts even now. The household usually has one meal a day these days.

Electoral process

Women's assessments of the electoral process were primarily elicited through their experiences with the 2001 local bodies election. In the upper strata in the sites, perspectives on the elections are clearly gendered, whereas in the poorer households men and women have similar experiences and insights to report. Class and caste, then, are more salient than gender in determining experiences with the electoral process.

Gender does play a role in the voting process of poor households, in that the men were the ones who either participated in village-level decision-making processes vis-à-vis nominations and voting for candidates or were sent for by village influentials to ask for votes. In some cases, some candidates or their supporters even visited the houses of the poor, but they only talked to the men. However, the poor men are clear that their presence in collective village level discussions does not translate into participation. Men from upper tiers also remark on the silence and apparent acquiescence of men from poorer classes and/or lower castes in these pre-election meetings. Gender also remains salient in that more poor women than men did not vote because they did not have National Identity Cards (NICs), and on the day of the elections most women went to vote accompanied by a man from their household.

Both women and men from most poor households couch their stakes in the electoral process in terms of a negative: if they do not vote for, or according to the wishes of a certain relatively powerful person, they have to pay the consequences. Some poor households frame this more positively: we voted for the influential, or according to his wishes, because he is our kin, or as a thank you for his kindness. Most women in relatively affluent households, especially from castes which are influential in the area, express disinterest in the electoral process, and present it as part of men's world in which they see very little role for themselves. Poorer women share with poorer men a feeling of being outside the electoral process, but their apathy is dissimilar to that of rich women in that it is tinged with more than a hint of bitterness and disillusionment. While affluent higher caste women are indifferent to elections, as they perceive no bearing of the process on their lives, for most poorer women and men, including the poorer relatives of

higher caste households and those seen as lower caste in the site, the electoral process accentuates their powerlessness with its aftermath of revenge and promises that remain unfulfilled.

In Raheema, District Attock, the Rae community, an Awan sub-caste who are the largest group in the site, collectively voted for a fellow Rae, Ajmer, whose victory against a member of the influential Khan landlord clan has apparently undermined the prevailing power configuration in the site. The Rae households voted for him because he is their kin, and also because they saw it as a mode of resisting the powerful Khans. While the relatively affluent and independent Rae women are quite dismissive of Ajmer's capacity to deliver on any promises, they are happy that a Khan has been defeated. The poorer Rae women are angry with Ajmer for not following through with any of his promises. Some of them also regret voting for him because their act has invoked the wrath of the Khans, who might take away the land their households cultivate –as sharecroppers or harass the Raes in other ways. The *Kammi Kameen* households in the village split their votes among the parties so that neither the Khans nor the Raes were offended. In the words of one young woman from a Lohar (blacksmith; a lower caste) household, "*Hum to bach bacha kar rahtay hai*" (We live by protecting ourselves.)

In Mouza Tibba Channa, District Muzaffargarh, the landlords from the local Channa family took away the National Identity Cards (NICs) of the poorer people they thought might not vote for their family member. Cards were taken away from the poorer Baloch and Mohana households on the pretext of getting households *zakat*. In the *Kammi Kameen* cluster, built on land owned by a Channa landlord, cards were just taken away. No *zakat* story was made up. The Baloch women, especially, are very vocal in their critique of the landlords and their coercive behavior. They are angrier, though, at the false promise of *zakat* rather than at being restrained from casting their votes. They find voting a futile exercise.

The possession and dispossession of National Identity Cards (NICs) emerges as a compelling metaphor for poor women's relationship to the electoral process, as well as the state for which this process is being implemented. Landlords can fracture/sever this relationship by divesting people of NICs, and their right to vote. Local identities as the dependent and the subservient are subordinated to identities as citizens and nationals. For women more so than men, as mentioned earlier, this identity as citizen is sometimes never acknowledged. In Sindh especially, but also in the Punjab sites, many women across all age groups do not possess National Identity Cards. Neither they nor other members of the household see any value in going through the process. A few poor men and women did obtain NICs with the help of their landlords or local influentials so that they could vote in the desired manner. However, these men and women did not receive the *zakat* or other favors promised to them in return for casting their votes. The transaction whereby they utilized their identity as citizens to access immediate material benefits for themselves and their households did not yield the envisaged outcomes.

Women as players in local electoral politics

Maanki, District Hafizabad, and Akalipur, District Faisalabad, are two sites where women figure prominently in discussions about recent local bodies elections. In Maanki, Zohra Qureshi, a woman in her thirties from a *Kammi Kameen* household, was elected to the woman Councilor's seat at the Union Council level. In Akalipur, Tahira Jatti, a woman in her late middle ages, initiated the process whereby Shahid Jat, the local *numberdar*, lost a Union Council seat to his Syed opponent. A woman from Shahid Jat's family also lost the woman Councilor seat to a *Kammi Kameen* woman.

Zohra Qureshi in Maanki was nominated by the *numberdar*, a Bhatti, and other influentials after a village-level discussion that ensued after an announcement of the meeting on loudspeakers in mosques. The entire village voted for Zohra. At first, Zohra did not enjoy the process, but now she looks forward to the

meetings at the Union Council. According to other women in the site, the villagers chose Zohra because as a *Kammi Kameen* woman she enjoys greater mobility. She has always shopped in nearby markets for the Bhatti women. Also, her husband has left her, so she is not constrained by marital responsibilities. Men framed their reasoning in terms of *izzat* (honor). The Bhattis did not want their women to contest because of their sense of honor, so they supported the candidacy of a woman from a lower caste. People's skepticism towards Zohra's efficacy as a councilor who can contribute to the betterment of her village is based on either of two arguments. Some people say that Zohra is poor and powerless herself, and a Councilor has very little authority, so she will not be able to accomplish anything even if she tries. Others think that Zohra is already embezzling funds entrusted to her by the state, so nothing will get to the village or its people.

In Akalipur, Tahira Jatti and Shahid Jat had a personal quarrel, because the *numberdar* did not side with Tahira when her daughter's in-laws sent the police after her daughter. Tahira proceeded to join hands with the Syeds and Dogars to split the Jat votes, which otherwise might have all gone to Shahid on *biradri* (kinship) grounds. A Syed man was especially nominated as Shahid's opponent for this purpose. A *Kammi Kameen* woman was also nominated to contest the seat for which Shahid Jat's family member was a candidate. The men in the site do not generally acknowledge Tahira's role in the elections.

Although the woman from Shahid Jat's family did not win the elections, it is significant that a woman from the Jat *biradri* (kinship group), a landed upper caste, contested the elections. Gender norms and codes of honor in Akalipur are therefore more relaxed, or at least, more flexible than those in Maanki. Both these sites are technically in Central Punjab. Differing stances towards women contesting elections are a consequence of different local power configurations. Maanki has one hegemonic landlord *biradri*. In Akalipur, power is shared by at least three key *biradris*. Furthermore, landed power is diluted and complemented by power derived through other means, such as a successful trucking business, and connections with the police.

Access to resources and assets

A few women in **four sites** have land in their name: Akalipur, District Faisalabad; Maanki, District Hafizabad; Mouza Tibba Channa, District Muzaffargarh; and Deh Darro, District Larkana. With the exception of Najma and Tahira Jatti in Akalipur, all the women have inherited their land from their husbands or fathers. Najma has bought some land to supplement what she could retain of her inheritance of 50 acres from her father. She lost most of the inherited land to her uncles in a court case. She was left with only 6-9 acres. She now owns around 50 acres. She is a professor in a big city, and only comes to the village occasionally. Tahira Jatti inherited a few acres from her husband, but she has also bought a few acres herself.

In addition to Najma and Tahira, who control their land and the income from it, there are a few *baiwas* (widows) in Maanki who control and manage their lands. These women are from Bhatti households and after their husbands died they started to manage their lands, much to the resentment of their in-laws and most of the Bhattis in the site. They have the backing of their brothers and other male relatives who are powerful Bhattis in the district. Each widow has a landholding of around 10-12 acres. The level of outrage against these women is high. Evidently, no women have ever been this bold. They do seem to believe in maximizing their income. They lend grain or money to people in need and charge interest. The poorer Bhatti and the *Kammi Kameen* women are their regular clients. Still, unlike Tahira and Najma, they do not have the right to sell their land. Also, if they remarry they are in danger of losing

their land to their husbands' relatives, as there was some kind of binding clause in the wills leaving the land to them.

Another woman in Maanki, Khurshid Bhatti, has started to cultivate the one acre her husband left behind for the household. Khurshid also tried to run a shop, but her in-laws made her life miserable. There are shops in Maanki that are being run by women, but these women are from *Kammi Kameen* backgrounds. Khurshid controls the income generated from the land, since she has to feed her children, but if she does try to sell it, her husband's family will most probably not allow her to do so.

A Dogar widow in Akalipur also has control of her inheritance from her husband, although it is not clear if she feels she can sell it. Ever since her husband died she has been vulnerable to the machinations of men trying to take over land. Of her 19 acres, 7 are under dispute with her husband's relatives. She gave the rest over to another non-relative Dogar to cultivate as a tenant, who refused to give her anything after the first year. The matter was taken to court, but even though the matter was decided in her favor, she paid the tenant around Rs. 40, 000 to vacate the land. The woman does not have a strong family to back her.

Women from landed households with relatively large landholdings in Mouza Tibba Channa and Deh Darro have inherited land from their fathers or husbands. These women, though, are not given any control of the land, nor are they involved in the cultivation process. The brothers and other male relatives of their husband take charge of what they claim is the collective land of the family and therefore indivisible. Sisters with landholdings are usually married off to close relatives to keep land in the family, or not married off at all. In Deh Darro most widows from these families are at least being provided for financially. However, there is a story of one woman in Deh Darro whose husband was murdered for the land that was eventually taken over. In Mouza Tibba Channa, widows who have small or no male children are not just deprived of control of their land, they are not given their due share of the yield from their portion of the land. Shareefan Channa and her children, for instance, mentioned in an earlier section, only receive any share of the crop if they work for it like any laborer.

Access and control to land, then, remains a man's domain. Women who do try to control and manage their land are seen as anomalies, trespassers into a world that is not legitimately theirs. They are even scorned by other women and their own family members. A Baloch woman in Mouza Tibba Channa chose to accept her inheritance from her father rather than follow her sister's example in giving her share away to their brother. The brother and other members of her family perceive this as a betrayal. Women who choose to govern their own land and the finances associated with it are perceived as betraying the ethos of the entire community.

With few notable exceptions, most women across the sites do not make unilateral decisions regarding the sale of livestock, jewelry, land, or any assets that might be in their name. Even if their husbands have passed away, other male relatives take over decision-making processes. The exceptions are: the Syed headmistress in the government primary school in Akalipur; Tahira Jatti; the infamous "widows" in Maanki; a Dahay matriarch in Mouza Tibba Channa who is the traditional birth attendant in the village; and a young divorced woman Ayesha in Akalipur, who lives on her own after her mother and younger brother passed away. Men, on the other hand, feel free to dispose off and use funds from assets that might be in the name of female members in the household. Some women do say that they are consulted in decisions regarding the sale of assets belonging to a household, no matter who the legal owner might be. Generally, assets are sold to make available funds for what are seen as collective household concerns, such as land leasing payments. Even when women's jewelry is sold it is more often than not to raise

money for the healthcare of another family member, generally a husband or son. There are also instances of women selling off their jewelry to finance their husbands' livelihood-related trips to the Middle East or Europe.

Households across the site, poor as well as well-to-do, do try to make funds available for women when they are ill. However, as was discussed in the sub-section on "Health," if the treatment is not perceived as effective or if the disease is prolonged or chronic, treatment is discontinued. This holds less true if a son rather than a husband is financing the treatment. One notable exception is an old Mochi man, living in the *Kammi Kameen* cluster in Mouza Tibba Channa, who arranged for his wife's eye surgery, although his own eyes are causing him a lot of trouble.

Unmarried young women in a household have the least access to resources, including those generated through their own labor. Their own labor is meant to contribute towards lessening the burden of the household with respect to their marriage expenses.

There are a few households in all the sites where women are fully responsible for managing the finances for the household. This is generally true of lower caste households in Punjab and poorer *haari* households in Sindh. The men in the household give them all the money, and take the money back as need arises. Women get to be managers in households where a lot of financial juggling is involved. This of course gives them more decision-making power in the context of the household, but this power is limited by structural, material, and financial constraints impacting the household. Women who are in-charge of household finances are usually older women. Daughters or daughter-in-law who live in the same household with older women in most cases are neither independent nor do they have significant input into household matters.

In wealthier landlord households, usually men let women control only a segment of the household economy, generally the segment that has to do with the day to day running of the household, such as the provision of food. The men themselves handle other expenses, for instance, related to agricultural costs or healthcare costs. Women's decision-making power thus gets limited to the realm of the everyday. Again, older women are in-charge in a household with more than one woman.

Women's vulnerability and insecurity

Women in all the sites, for the most part, remain unprotected in their own right. They do receive protection through male-derived identities, but that protection is contingent on adherence to norms of subordination. This entails subscribing to gender norms emanating from different quarters. For the women in the richer landlord households this means following the codes of restrictions imposed by their husbands and male relatives. For poorer female relatives of these landlords it entails obeying their husbands or other heads of households, and in addition, whether their husbands are there or not, cooperating with the agendas of their male relatives, even if it means, as Shareefan Channa's story in an earlier section illustrates, being silent about injustice towards one's own household. The women from landless households, who either undertake labor, sharecropping, or a combination of the two, defer to their husbands or fathers, but then both they and the male head of the households cannot, for the most part, refuse the demands of the landed households. The men in the *Kammi Kameen* households in Punjab and the landless Sammat5 laborers in the Sindh sites generally do not expect the strict enforcement of gender norms in the context of activities associated with their households, but they and the women in their households are powerless in the face of deployment of norms about appropriate usage of the services of lower caste women established by the more powerful men in the sites. Widows, or other women without

the supposed protection of husbands are paradoxically both on their own and common property who have to live by the entire community's code of conduct if they want a modicum of assistance and support.

Adherence to prescribed norms for a particular class and caste-based category of women is no guarantee of protection. Insecurity can result from dynamics within the household or factors originating from the outside. As in other contexts around the world, women face physical violence or their households lose livelihood and food security even though they might be strictly conforming to accepted norms of behavior. In the case of these violations and losses, women have little choice but to look to cope with the insecure situation without challenging the status quo in any significant manner. Access to state-sanctioned protection mechanisms remains limited, and mediated through men. Women across the sites are largely outside the state in this regard. This is true for women across households of all caste and class backgrounds, although some women are more vulnerable than others are and face more risks of life, health, and well-being.

Informal mechanisms of support for women in need, from their own families as well as more extended networks also remain contingent on women--unmarried, married, or single, following the prescribed of code behavior. Brothers look after sisters, for instance, if they uphold modes of proper conduct. But then not all women have brothers or male relatives they can count on.

Brothers, however, do figure prominently across class and castes in all the sites in women's constructions of security. Even having a not so reliable brother is better than having no brother at all. Just the presence of a brother in one's life can ensure better treatment from one's in-laws, if a woman's married, and can diffuse the impact of gossip for an unmarried woman. Also in all the sites marriages based on *watta satta* (exchange of brides) arrangements are common among both landed and lower castes. This practice of marrying off a daughter into a family in exchange for a bride for a son or other household member is perceived as providing equal leverage to both families. In-laws are less likely to mistreat a woman if one of their female relatives is married to the woman's brother or other male relative. Of course, if the brother and his wife's marriage does not work, the woman's marriage is also affected. An irresponsible brother can increase the insecurity in his sister's life.

The most vulnerable of them all

Kammi Kameen women in the Punjab sites; the Christian women in Akalipur, District Faisalabad; and the Sammat⁵ women in the two Sindh sites are the most vulnerable groups in the study. The Sammat 5 women households live in a subservient and dependent relationship with the other caste in their *goths* that is very similar to the *Kammi Kameen*-landed caste relationships in the Punjab sites. Some of these women in all three groups, especially the older ones, have more control of their household decisions and finances than women from relatively better-off households. However, this exercise of relative power is enacted in a larger structural context of insecurity that manifests itself at many levels.

For one, most of the women and their households in the above collectivities are living in houses provided by landlords. In some cases, as in Maanki, where some lower caste households are built on government land, the landlords still convey the impression that they control that land. These women, then, live under the constant threat of eviction. It also makes women more vulnerable to sexual harassment by landlords, as is evidenced in Mouza Tibba Channa.

The livelihoods of women and their households from these groups are also largely dependent on the landed castes in the village. For *Kammi Kameen* women in Punjab household income has been adversely affected in the last two decades by the decrease in local demand of skills associated with specific *Kammi*

Kameen castes. Landlords now buy shoes from the cities rather than commissioning a pair from the local Mochi. For Sammat5 households in Sindh, too, the trend for landlord to acquire tractors to cultivate their land has meant less land is being given out for sharecropping. For *Kammi Kameen*, Christian, and Sammat5 women and their households displeasing their wealthier neighbors can also translate into decreased opportunities of agricultural and non-agricultural labor. In a similar vein, animals being reared for other households on a partnership basis can also be taken away without due compensation for fodder costs or the time and effort spent in tending to them. The displeasure of local landed households can also entail trips to markets outside the village to buy grain. Otherwise, grain is usually bought or taken on credit in the village, thus saving on transportation costs.

In the case of loss of land or livelihood to a household, due to the illness or death of a male member or the machinations of a landlord, *Kammi Kameen* and Christian women in Punjab manage better than Sammat5 women. They have learned to effectively juggle multiple livelihoods over the course of their lifetime. Also, women whose male relatives are usually away working at brick kilns or living on landlord's *dairas* as *seeris* are used to fending for themselves. Furthermore, the lower caste and Christian women enjoy greater mobility than the Sammat5 women as well as women from other class and caste backgrounds. Gender norms with respect to mobility are relaxed as these households mostly do not have land of their own and there are no guarantees of finding labor opportunities near one's home. However, the fact that *Kammi Kameen* and Christian women can go farther away from home in their search for work also makes them more unprotected in the face of assault and harassment, sexual and otherwise. Class and gender norms in most sites intersect to justify the violation of poorer, lower caste women on the grounds of their not having any "izzat" in the first place because they choose to leave the sanctity of home and village.

During shocks and periods of crises the above-mentioned groups of women are rarely supported through social networks. Usually the support mechanisms among these groups themselves tend to be shaky given their fewer numbers and insecure livelihood bases. The landed castes' assistance is occasional, and based on perceived need of the services from these women and their households. For these women, the risk, for instance, of prolonged illness or the deterioration of a disease due to lack of adequate healthcare is higher than women from other groups. Despite greater control of household finances and greater chances of access to healthcare facilities due to less rigid gender norms, limited resources and the prioritization of food security over their own health constrain these women from seeking medical treatment.

The unmarried young women in their teens and early twenties in all three groups are the most vulnerable to neglect as manifested in discriminatory food portions and limited access to healthcare. This issue has already been discussed in the context of "Health." Here I just wanted to reiterate that the unmarried young women in these collectivities are even more at risk than their counterparts in small farmer households in the six sites or sharecropping households in Punjab. When the context of household subsistence and survival becomes more insecure, this insecurity manifests itself the most in how the young unmarried women are treated.

Women's agency, resistance, resilience, and creativity

With the exception of Tahira Jatti in Akalipur women in the sites are invisible in accounts of collective action. Even Tahira Jatti's role in influencing the results of the electoral process is mostly unacknowledged by the men in her village. Also Tahira Jatti's participation in collective action as well as the other forms of her defiance can only be regarded as an ambiguous resistance to power structures. Tahira's assertion of power is usually at the expense of the poorer women in her village, and involves collaboration with state-sanctioned and informal repressive apparatus.

Women's resilience is amply evident as they battle shocks, illness related and otherwise, in their lives, and in the context of their households, in the face of strong structural barriers and very little support. Jan Mochi's wife and Meher Bhatti in Maanki, for instance, continue with the work of looking after their households even as their health deteriorates. Despite their own physical pain, both of them took the time out to be courteous and friendly to the research team. Even as they talked to us Jan's wife was washing clothes, and Meher was doing *lipai* (layering the walls and floors of a house with mud). Another story that combines persistence with resilience is that of Farzana, Sabir Channa's daughter, from Mouza Tibba Channa. Farzana is determined to collect money for her father's TB treatment, even if it means violating gender norms by going to the riverbank unaccompanied to collect reeds and date palm leaves. We find examples of women across classes and castes that held their households together through extremely adverse circumstances in all the sites.

We find little evidence of women's participation in any collective action initiative, nor do we see women emerging as a strong collectivity to give "voice" to their concerns. The structural barriers with respect to access to public spaces and the class-caste divisions between women are so entrenched that the existence of "women's movements" in the sites is infeasible in these circumstances. However, this is not because women lack creative thinking or agency. Neither are they devoid of any consciousness of their powerlessness. The realm of the everyday in the sites does yield instances of women's resistance and creativity. Women actively negotiate with the power structures in their daily lives. At times this negotiation is restricted to their inner lives, and is articulated only as unfulfilled desires, but it definitely exists even when there are no structural spaces for the deployment of agency.

During our fieldwork in Mouza Tibba Channa, a group of poor landless women chose to be interviewed by us in the face of strict instructions to the contrary by the powerful landlords in their village. The light-hearted interaction that might have had dire consequences for these women later on is a testimony to poor women's capacity for resistance. This interaction also underscores the need for researchers "studying" poor women to look beyond mainstream notions of collective action to understand the potential for women's challenge to power structures.

Collective action, then, in the sites under scrutiny in the study, is a gendered domain. Women are not publicly involved in village level initiatives to transform conditions. Of course, when men were constructing the dam in Mouza Tibba Channa, or they were going off to fight for their right to canal water in Akalipur, the women cooked for them and tended those who were tired or injured. There is no place in the discourse on collective action to recognize these roles played by women.

Discussion/Conclusion

Hypotheses

Two key hypotheses emerge from the salient findings in the study with respect to improving the lives of women, especially poor women, in rural context in Pakistan. They are as follows:

Hypothesis # 1

Women in rural contexts are better able to ensure food security for their households, have more decision-making power in the household, and have more input into village-level issues if they have access to agricultural land. Access includes legal title to the land, actual control of the land, and the control of the finances associated with the cultivation process and output.

Women's access to and control over land needs to exist in a context where cultivation is a feasible and profitable exercise for small farmers. The study reveals how increasing costs of agricultural inputs, rising diesel prices, and the fraudulent practices of middlemen all contribute to making farming an expensive project. In addition, all sites face varying degrees of shortage of irrigation water. Markets therefore need to be regulated as well as monitored and the water shortage needs to be addressed for the above hypothesis to be proven correct. Also corporate farming, currently being pushed forth by the state as the panacea to the insecurity of small farmers, whereby women would be given plots to cultivate for a conglomerate is not the answer, since this will mean the subordination of women's decisions to those in-charge.

Women's control of land includes the prerogative to decide what crops should be grown. Food security in the case of women controlling land can only be ensured in the case of a larger context that is supportive of the cultivation of staples rather than cash crops. If market forces or other factors push women into cultivating mostly cash crops the risk for food insecurity is higher.

The success of the hypothesis is also contingent on women possessing the social capital to farm the land. This social capital includes the knowledge and expertise required for cultivation as well as the legitimacy to undertake this work. Local gender norms which intersect with class, caste, and religion in different contexts will have to be stretched for women to be able supervise men and drive tractors, for instance. Also law and order situations will have to be conducive for women to be able to work unaccompanied by male members even at night.

Hypothesis # 2

Rural administrative units, within the domain of effective state-sanctioned rule of law institutions, which provide easy access to healthcare facilities, schools, multiple livelihood bases, and nearby towns are conducive to the participation of women in public life as citizens.

The formulation of this hypothesis derived impetus from my analysis of the two sites in the study where at least some women from particular class and caste backgrounds had engaged meaningfully with the process and outcome of the local bodies' elections. In Raheema, District Attock, for instance, some of the Rae women are still celebrating the victory of the Rae man against his Khan contestant, despite the Khan family's vengeful treatment of the Rae sub-community. Even those women who regret voting for their Rae kinsman now were initially enthusiastic about supporting him, although the Rae candidate had mainly canvassed among the male members of his community. In Akalipur, District Faisalabad, a woman, Tahira Jatti, actually played a role in determining the course of the elections. In Akalipur women in general appear to be more mobile, however, this mobility is counterbalanced by the highly insecure law and order situation in the site where the poorest are the most vulnerable to harassment by the influentials that have the co-operation of the police. In Raheema the rule of law situation is better, although people do not have the means to redress the punitive steps taken by the Khans. Based on the situations in Akalipur and Raheema, I have incorporated the contingency of an effective rule of law situation in the hypothesis.

Access to public services for women and girls is easier in Akalipur and Raheema than in any of the other sites. Akalipur has a BHU right there in the village, and the Tehsil Headquarter Hospital (THQ) is only 3-4 kilometers away. For Raheema the BHU and THQ are further away, but there is a Lady Health Worker in the site and an entire range of healthcare facilities in nearby towns are accessible through metalled roads. Both sites have government primary schools as well as private schools for girls. The literacy rates in both sites, according to the census in the study, 53.6% for Akalipur, and 43.1% for

Raheema, is the highest among all the sites. There does appear to be a correlation between the presence of the trappings of modernity in a site and women's interest, if not full participation, in the public arena.

Both for Raheema and Akalipur the modernizing impulse leaves behind the women and girls from *Kammi Kameen* (lower caste) women and poorer women from other castes. Lower caste and poorer women in both sites are less likely to access health facilities. Also girls from poorer or lower caste households are less likely to attend school and more prone to dropping out of if they do go to school. Christian women and girls in Akalipur are also marginalized.

Of course, the above hypothesis will only hold true if the available public services are effective and efficient and are also accessed by poorer and lower caste women and girls. In the next sub-section on policy recommendations I touch on the issue of what public services should offer at a minimum. Also the multiple livelihood bases should offer equitable and non-exploitative opportunities for women as well as men across caste and class lines. Information dissemination campaigns whereby the poor and marginalized are informed of their rights as well as the nitty gritty of electoral and rule of law processes should be implemented. Underpinning the success of this hypothesis in most contexts is also the assumption of land reform whereby women and men who have previously not owned land will be able to own and control their own plots.

Policy recommendations

The implications for policy arising from such a multi-faceted study are numerous enough to merit a detailed chapter in its own right. Moreover, the emergent picture on the state of women in the six sites is so dismal that massive structural changes involving the redistribution of wealth and the overhauling of institutions at international, national, regional, and local levels is urgently required in order for justice to be realized. Here, however, I only list key recommendations with respect to the main aspects of the study that are more feasible than others in the prevailing context of power relations:

- 1) Monitoring bodies need to be set up to assess the impact of structural adjustment policies and removal of subsidies on the lives of poor women and their households.
- 2) Land reform should be instituted whereby women and men from all castes, classes, and religions in rural contexts should be provided ownership and control of land. This reform is also a must to diffuse landed power bases that impact everything from livelihood opportunities to rule of law and electoral processes in most rural contexts.
- 3) Women's acquisition of the required social capital to farm and control land should be facilitated through the setting up of training centers to impart know-how to women and the implementation of consciousness raising campaigns to promote the legitimacy of women's roles as farmers and owners of land.
- 4) Government health facilities need to better ensure that the appointed staff at BHUs, and Tehsil Headquarter Hospitals is regular and punctual. BHUs should have basic equipment including a stethoscope, tongue depressant and blood pressure gauge, and medicines should be made available in accordance with the common and prevalent illnesses in a specific area. BHUs should have some provision of emergency healthcare, including the 24-hour presence of medical personnel and an ambulance to take the seriously ill to the Tehsil or District Headquarters Hospital. Diagnostic facilities at Tehsil Headquarter Hospitals should be free for the destitute. Special TB units should be set up in all Tehsil and District level government hospitals if TB is prevalent in the area. Preliminary testing for TB should be made available at the BHU level if the incidence of TB is seen as rising in the region. Health awareness campaigns and vaccination drives should be also extended to remote areas.

- 5) Primary schools for boys and girls should be set up in all large residential villages within an administrative unit. If only one school in a cluster is feasible, the school should be presented as co-educational, rather than either for boys and girls. In such a situation, women should be preferably hired as teachers. In case a man has to be hired, a local hire should be given preference.
- 6) Training for pre-service and in-service teachers should incorporate a gender awareness component. Teachers should also be encouraged to interact with the parents of students, especially mothers. In addition, teachers should be made cognizant of the necessity to be particularly attentive to the needs of their poor students.
- 7) School curricula need to be realigned to incorporate the realities of rural students. Subject matter needs to be of relevance to children's future lives as farmers even as texts acquaint students with other options for livelihoods. Also gender biases in school texts need to be eliminated, and girls need to be exposed to women as positive role models through the school curricula.
- 8) The examination system needs to be revamped in order to make learning by rote redundant. The emphasis, instead, should be on literacy; the understanding of science, and social sciences; and the appreciation of literature.
- 9) State sanctioned mechanisms to assist the poor need to be independent of local power structures. This should be applicable to mechanisms for routine assistance as well as assistance provided during disasters. Special efforts should be made to ensure that assistance reaches women.
- 10) Formal rule of law institutions need to be monitored so that they are not co-opted by local informal power structures. Deterrent mechanisms such as posting officials for only short terms in different regions or the strict enforcement of anti-corruption measures can be utilized.
- 11) Steps need to be taken to make state sanctioned rule of law institutions accessible to women. These could include aggressive information dissemination campaigns to acquaint women with their rights and steps that can be taken to redress violations of their rights. Sustained efforts need to be made to incorporate more women in law enforcing agencies as well as the judiciary. Curricula for law and police trainees should incorporate a gender component.
- 12) The electoral process needs to be de-linked from local power structures. For one, the possession of National Identity Cards (NICs) should be made mandatory, and the process of obtaining these less painful for the poor. Information dissemination campaigns acquainting poor women and poor men with their rights and duties as citizens as well as laying out the nitty gritty of the electoral process should be implemented. In addition, monitoring bodies whereby poor men and poor women can register complains against the misuse of power by office bearers or the violation of the electoral process by candidates need to be set up.
- 13) Wages for agricultural and non-agriculture labor should be regulated in accordance with international laws for minimum wage. Women's home-based work should be similarly regulated.
- 14) Markets prices for agricultural inputs and outputs should be strictly enforced, and traders involved in fraudulent practices should be severely penalized.
- 15) Media drives as well as local state and NGO sponsored campaigns to foster women's participation in public spaces should be initiated.
- 16) Affirmative action measures with respect to scholarships for girls and young women from lower caste, religious minority, and low-income families need to be taken at all educational levels.

Directions for future research

Several strands of future research are indicated through the study and this report with respect to women, social exclusion, and poverty in Pakistan. A few suggestions for future studies, chiefly motivated by my own interests, are as follows:

- 1) The impact of structural adjustment policies and the removal of subsidies because of globalization imperatives on women's lives in rural contexts should be delineated.
- 2) Longitudinal case studies of women who own and control land should be documented to better understand the challenges of access to land for women.
- 3) In-depth investigations of rural women's resistance to power relations in the realm of the everyday as well as through participation in collective action initiatives should be carried out to gain an understanding of the potential for women's empowerment.
- 4) Intra-household gendered dynamics with respect to decision-making and redistribution of household resources in different caste and class contexts need to be fully mapped to establish optimal conditions of women's empowerment within a household.
- 5) Gendered processes in markets, agricultural domains, public service facilities, formal and informal rule of law institutions need to be mapped in detail to arrive at a fuller understanding of women's experiences in public spaces and access to labor opportunities.

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Glossary

adh: half

autaqs: meeting places outside residential villages in Sindh

badmaash: a miscreant

baikaar: useless

baiwas: widows

basahaara: without support

basti: residential cluster

bhains: buffalo

biraadrism: the social and political grouping along kinship and/or caste lines

biradris: kinship groups

chakki: hand mill

chabbay: bread baskets

choondi: the picking of wheat stalks that have fallen on the ground; gleaning

chulha: kitchen

dairas: male spaces associated with specific landlords in Punjab villages

dhoks: smaller residential clusters away from the central village

Faqeer: a lower caste; literally meaning beggar

gham: sadness

goths: residential villages

gunda: goon

haaris: sharecroppers

hadd: literally the limit

hakeem: traditional herbalist

imdad: aid

ishtimal: land consolidation schemes

izzat: honor, respect

kallar: form of fertilizer

kami kameen: a group of castes designated as lower castes; literally those who serve

kashtkar: cultivator; farmer

khaddo: ditch

Khuda ki Basti: literally God's neighborhood; refers here to a TB hospital

labaaro: harvesting wheat by using a sharp instrument

lassi: a drink made of yogurt

lipai: layering the walls or floors of a house with mud

majboori: compulsion or necessity

maund: 40 kilograms

mochis: shoemakers

mohallah: neighborhood

mouzas: administrative unit

mukataa: contract

naalas: strings to tie trousers

nais: haircutters

Naib Nazim: an elected local bodies official

numberdar: a semi-formal non-paid government officer who helps with revenue collection at the administrative village level and so receives some percentage of revenue collected

paaras: distinct neighborhoods

pardah: religious sanctions re the segregation of sexes; the covering of one's face and body from men who are not immediate relatives

patwari: revenue collection officer

quom: literally means nationality but can also mean caste

rallis: patchwork quilts

riwaaj: custom: tradition

sarsaam: a fever that is said to affect the brain

seer: contracted labor

seeri: contracted laborer

safaarish: connections

watta satta: literally exchange of rocks; a marriage arrangement whereby two families exchange women as brides for their sons

zabardasti: coercion; force

zakat: a tax levied on Muslims whereby 2.5% of the value of assets/savings have to be given to the poor; this is paid through personal as well as state-sanctioned processes

zamindar: literally of the land; landowner or cultivator