



Exploring the Role of Computerized National Identity Card (Citizens' Registration Card) in Securing Women's Property Rights in Pakistan

(Draft)

by

Raza Ullah*

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*Author is an adjunct scholar at PRIME Institute and can be contacted at: roheesp@gmail.com. For this study, PRIME Institute acknowledges the support from Atlas Network under its Liberating Asia project. This paper is available at: <http://www.primeinstitute.org/exploring-the-role-of-cnrc-in-securing-womens-property-rights.html>

Table of Contents

Executive Summary	3
Introduction	4
Focus of Study/Interview Questions	5
a. Rationale of the Study	5
b. Objective of the Study	5
c. Research Questions	5
Computerized National Identity Card.....	6
The Issue of Liberty: Privacy or Identity	7
CNIC and Women	7
Gender Component of the IPRI Report	8
Women’s Identity, Islamic Law and Property Rights.....	9
Gender Identity and Social Protection	10
Gender Dimension of the BISP Program	12
Poverty and CNIC Possession.....	13
Poverty and Property Rights in Pakistan	13
The Impact of BISP on Women’s CNIC Registration.....	14
Aurat foundation’s Gender Equity Program	15
The Case of Khyber Agency	18
Discussion	19
Recommendations.....	21
References	22

Executive Summary

Women have legal claim and right on the property of husband, father, brothers and other relation. But in practice these rights are denied to women on different pretexts especially due to their weaker social status. In 2008, government initiated Benazir Income Support Fund Program; which targeted extremely poor women in Pakistan aimed to bring a socio economic change in their status. This report focuses on the role of Benazir Income Support Fund Program and its impact on women's property rights and the socio-economic and psychic influences on women. This study aims to specifically explore the role of Computerized National Identity Card (CNIC) in securing women's rights to property as only CNIC holder women are eligible to apply for assistance. The study has applied qualitative method of research using different data collection strategies and is based on case studies of Aurat Foundation, interviews with BISP beneficiaries and available data. Results suggest that the program is primarily designed for direct economic empowerment of women but it has strong social implications for the beneficiaries as well. The program has promoted possession of CNIC among huge poorest segment of women in Pakistan which helps the inclusion of women in their family trees as previously they were not within that tree in governmental record. In this way, the family would hardly ignore the presence of women during marriages, inheritance and entrepreneurial activities; consequently strengthening their property rights and social status. There is no direct empirical evidence suggestive of visible change in properties of BISP beneficiary women, as the program only qualify property-less families for the assistance but the social implication of this program suggests that in the long run it would trickle down to a stronger 'say' of women in their lives and a stronger property rights. Registration of women in NADRA also empowers them with 'right to vote' and there is a sharp increase in number of women voters in the country. The program by design promotes women centric familial structure rather men headed traditional family centric and hence created a space for women leadership.

Introduction

"The first duty of a government is to maintain law and order, so that the life, property and religious beliefs of its subjects are fully protected by the State."

(Quaid-i-Azam Muhammad Ali Jinnah)

Founder of Pakistan's first Presidential Address to the Constituent Assembly of Pakistan (August 11, 1947)

Social protection is a controversial issue in today's period of governmental austerity and also a steady demand from certain segments of citizens for such welfare approach (Barrientos & Hulme 2008). Besides, political parties mainly in Pakistan consider social protection program as a short cut to appease voters. There is plethora of such state interventionist schemes with multifaceted consequences (Gazder, 2011; Channa, 2012).

This report focuses on the role of Benazir Income Support Fund Program and its influence on socio-legal and psychic aspect of women rather merely on its financial or economic impact and the significance of Computerized National Identity Card as source of identity for women. This report discusses social protection design, barriers and its implication on the lives of women especially her identity coupled with empowerment.

This study aims to explore the role of National Identity Card in securing women's rights including ensuring secure property. Women have legal claim and right on the property of husband, father, brothers and others. But in practice these rights are denied to women on different pretexts especially due to weaker social status. The study has conducted qualitative research in which the author interacted with a broad range of sources.

Focus of Study/Interview Questions

This study has used the following instrument for data collections.

- a. Do you think that availability of National Identity Card has any importance in women lives?
- b. Do women, who are facing legal cases in courts, have any advantage if they possess National Identity Cards in comparison with those who do not have it?
- c. Do you think that the possession of National Identity Card has any importance to women folk in general?
- d. Could you elaborate what difficulties women could face if they do not have National Identity Card to claim their inherited property Rights?
- e. Could you please share your opinion how many women do not possess NIC in our society in general?

a. Rationale of the Study

A preliminary study indicates that with the increase of women's registration with NADRA has improved women's role in society. Cases of family courts indicate that mostly women involved in drug smugglings, forgery and other practices have no national identity card and are misused by their male counterparts. Besides, crimes like forced prostitution have also been found more among those women who had no CNIC. In case of some family disputes she has to prove her identity and the court relies only on statements of eye witnesses. The study aims to assess the relationship of women's holding CNIC and social rights and its impact on their property rights.

b. Objective of the Study

1. To evaluate the role of CNIC in improving women's rights.
2. To find other socio economic benefits of women after getting CNIC.
3. To assess the role of CNIC for a Pakistani women as 'womanabler'.

c. Research Questions

How does CNIC help women to improve women access to their rights mainly property?

Computerized National Identity Card

Human civilization five millennia ago, the Babylonians tattooed and branded the face or back of the hand of the slaves for identification (Cuss, 2011). Therefore, identification of human while living in a society has become central. Pakistan has adapted the National Identification system of its citizens since the 70's and later on the computerization of citizens' records helps them to avail many state or non-state services and opportunities. Many countries have no formal identity card system at place e.g. India, Australia, and Sweden etc.

There are three characteristics of Identity Card that all citizens and residents of a certain area should have it, they should use it as proof of identity when and where required, and the card should be linked to a database.

The Computerized National Identity Card (CNIC) is issued by NADRA (National Database and Registration Authority) to Pakistani citizens introduced in 2000 and has issued to over 90 million CNICs to the citizens. CNIC in Pakistan are used for voting, Opening and operating bank accounts, Obtaining a passport, Purchasing vehicles and land, Obtaining a driver license, Obtaining a mobile phone SIM card, Obtaining electricity, gas and water, Conducting major financial transactions. In actual it has become a necessity for a civic life in Pakistan.

In general ID cards are of three types; standalone documents, registration systems and integrated systems. Standalone provides information only as source of identity for a specific purpose, registration system indicates registration of citizens with some local or central authority, while in integrated system there are certain parallel other information as well and especially helpful in governmental administration. The card registration number is a unique national citizenship number. In Pakistan CNIC reflects synergy effect in which many identification functions concentrate into single document and each public service routes through the national identity card number and there is a potential to replace other numbers with it for example, driver's license number, health cards, voter registration, passport etc. NADRA has also started smart card with identification chip attached and the same card for minor as well. It will further help citizens to substitute domiciles, and birth certificate for education and employment purpose with it.

National Database and Registration Authority (NADRA) provides Computerized National Identity Cards (CNIC) to Pakistani citizens and maintains their database. It shares online citizens' information with governmental and commercial institutions like police, passport office, Federal Investigation Agency (FIA), banks, and cellular companies etc. It also provides instant access to its database to various other stakeholders.

NADRA report reveals that over 96% eligible men possess CNIC while the situation with women is quite different where the CNIC ratio is very low especially among downtrodden and in rural areas (Kayani & Rafi, 2013) .

The Issue of Liberty: Privacy or Identity

There is a question regarding national identity card and its relation with an individual liberty. According to Oxford's dictionary 'privacy' is 'A state in which one is not observed or disturbed by other people'; while in Black's Law Dictionary, 'privacy is the right of an individual to withhold himself and his/her property from public scrutiny and unwarranted publicity. The identity itself has a contradiction with fundamental principles of liberty as when an individual identity rests on governmental identification system and at risk to lose the buffer of personal identity from 'state intrusion'. But this definition may be true in case of 'Men' but for 'Women' in Pakistan it needs re-visitation. In Pakistan, the question of privacy is of less important than existence of the individual for women to claim its social and economic rights. In Pakistan, especially in rural areas where there economy is much dependent on land and many women are deprived of their property due to 'Identity Theft' in the inherited lands. The ID cards prevent theft of persons' identity and recognition and empower them as fully functional citizens with every rights and obligations.

CNIC and Women

It was previously a common practice in Pakistan that women's property was transferred to others without her knowledge or consent in league with local Land Record Clerk (in local language called Patwari). In recent years, when NADRA replaced the old manual citizens' registration department with Computerized National Identity Card, it has reduced the chances of fake identity cards and forgery. Women in general were rarely registered in rural areas and it is quite easy to forge land records to exclude their names from list of property's legal heirs, only to benefit the male members of family from the ancestral property. The same forgery was also possible in the old citizens' manual registration system. NADRA record has a few advantages over the old manual system as it is difficult to tamper its record due to its digital encryption and transfer to central safe place electronically. The availability of instant access to citizens' online record has made it difficult for few individuals to mutate the registration information.

Gender Component of the IPRI Report

Women have substantial role in the economic development of a country. In many countries, women are denied of their property rights under different pretexts for example, biased laws and prejudiced customs etc. IPRI identifies the need of gender equality in different countries and develops a separate component for women as 'Measures of Gender Equality' (IPRI, 2014) to ensure secure property. The report structured Gender Equality component on the following five indicators:

1. Women's access to land
2. Women's access to credit
3. Women's access to property other than land
4. Inheritance practices
5. Women's social rights
 - 5.1. Parental authority
 - 5.2. Female genital mutilation
 - 5.3. Freedom of movement
 - 5.4. Ratio of female-to-male adult literacy

In Pakistani conservative society, people follow religious practices and preferred customary norms over the formal legal structure. In 1973, Pakistan's constitution has certain Islamic provisions for citizens which guarantee legal affairs in compliance to Islamic provisions. According to Islamic laws women's property rights are the part of faith and duty of each Muslim to transfer the prescribed property rights to womenfolk (SDPI, 2008).

Women's Identity, Islamic Law and Property Rights

Prophet PBUH is quoted by *Abu Hurairah* (i.e. Son of Hurairah), reported, "O' Abu Hurairah, learn Fara'id (the shares of the inheritance that are prescribed in the Holy Quran) and teach it to them. Indeed, it is half of the knowledge". *Sunnan Ibn Majjah*¹, Book *Al-Fara'id*.

Al-Khwarizmi, the medieval Muslim mathematician book *Hisaab al Jabr w'al muqabala*, devoted a single chapter to solving the issues related with inheritance (O'Connor & Robertson 2001).

Islamic law gives half share to women against men. Quran gives a full chapter to women rights with the name of *Al Nissa* (*Arabic*: the women). Men are pronounced to maintain family and bear all other economic expenses like dowry, maintenance of the family, protection money to the wife at the time of marriages (*Arabic*: *Mahar*), while there is no such obligations on women as they are only responsible to bear children and perform other activities.

There are many verses in Holy Quran, stressing the importance of rights of property and other social obligations at the shoulders of Muslims. In another verse, The Holy Quran says, "O' you who believe! Devour not your property among yourselves unlawfully, but let there be a trading among you by mutual agreement, and kill not yourselves. Verily *Allah* is to you ever Merciful". 4:29

Besides, Holy Quran admits that some have more riches than others do and all could not be equal:

And God has preferred some of you over some others in provision; then those who are preferred are not going to hand over their provision to those whom their right hands possess, so as to be their equal in that respect. Do they then gainsay the favor of God (SWT)? 16:71

Therefore, in religiously conservative Pakistan, religion is supporting secure property rights to women while there are certain cultural norms which impede transfer of such rights to women.

¹ One of the books reports the life and tradition of Prophet Muhammad PBUH

Gender Identity and Social Protection

Pakistani society has diverse linguistic, ethnic and cultural identities. Societal arrays depict a strong influence of feudal, tribal standards and customs favoring minority elites. Besides, an accepted social patriarchal norm and state also subjugates women lives (Moghadam, 1992).

Pakistan inherited democratic governance from the English colonial rulers but after partition in 1947 and end of the colonial rule, civil military bureaucracies in connivance of politicians drifted away the country from a true representative and democratic government to an elitist society. The intermittent democratic and military rules affected the socio cultural behavior of people towards statehood (Fair, 2009).

These dynamics also affected women's lives, largely. Although, the 1973 constitution ensures equal rights to women in all spheres of life but the traditional patriarchy intimidates women participation in political processes and decision-making (Naz, Ibrahim & Ahmad 2012). The factors are many for such deprivations of women. Negative social practices, oppressive societal structures, and rigid orthodoxy directly targets women lives.

Traditional clichés about womenfolk that invoke violence is an accepted norm (Marcus, 1993). Many times domestic violence results in murder or an attempted murder of women. In many cases, courts are helpless in proceedings against the culprit because of socio-cultural milieu for violence toleration against women. Many times male family members involve in such sadism that deliberately conceal other males' criminal attempt against women as violence against women as an accepted and unchallengeable norm. World's Most Dangerous Countries for Women report (2011) by Thomson Reuters Foundation service places Pakistan as the third most dangerous for woman in the world. The survey used six factors for ranking i.e. health, discrimination and lack of access to resources, cultural and religious practices, sexual violence, human trafficking, and conflict-related violence. The report cites that more than 1,000 female get victims of honor killings annually in Pakistan while 90% of Pakistani women will once experience domestic violence in their lives.

Yasmeen Hassan, author of 'The Haven Becomes Hell: A Study of Domestic Violence in Pakistan', writes, 'the concepts of women as property and honor are so deeply entrenched in the social, political and economic fabric of Pakistan that the government, for the most part, ignores the daily occurrences of women being killed and maimed by their families' (Hassan, 1998). She said that bartering girls in Khyber Pukhtoonkhwa province called Swara is common, such bartering comes in exchange of resolving enmity or other conflicts to the bereaved family. Women are married to Quran the holy book to keep their property in home as customary practices common in Sindh and Punjab provinces.

International organizations also recognize the worst condition of women in Pakistan. For example, in 2006 United Nations ranked Pakistan 134th out of 177 countries in its Gender Development Index (GDI). Gender Empowerment Measure (GEM) index of UN identifies three basic dimensions of female empowerment 'economic participation and decision-making; political participation and decision-making, and power over economic resources'. GDI Report further elaborates that such factors affect current socio-economic status of women, cultural tradition, public visibility of women and women legal status. Besides, there are certain factors that also affect women involved in economic activities. For example, level of family support, pressure to marry and time spent in child rearing. In Pakistan's agenda for action (2008) states that on paper women and men have the same legal rights but in reality it is very difficult for women to access and work in a business environment. There are certain efforts by government to ameliorate the condition of women through removing certain women-biased clauses from legal apparatus. For example, Women Protection Bill 2006 undid few practices from Hudood ordinance and Criminal Law (Amendment) Act, 2009 are efforts to provide safer workplace to women.

De jure women and men have equal rights for example, access to land but the possession of women's land remains in men's hand either through registering or transferring women the land in his own name in pretext of better looking after or acting as women's attorney or concealing altogether existence of women in the family. Such practices diminish benefits of real possession of physical property and access to economic payback of women land. Access to credit is of prime importance to women for economic empowerment. Women belonging to business families have easy access to bank credit when their male relatives support them. While middle class women have little access to credit because of many procedural complications in the event of borrowing money. Banks usually ask for credit records, bank statements and other financial details, which could not be possible for women to prove as most of the economic sources are inaccessible to them (Niethammer, Saeed, Mohamed, & Charafi, 2007) or they fail to identify themselves as lack of such official documents.

Many countries in the world, adopted gender based budgeting policy as an affirmative action to redress the accesses made to women (Zukerman, 2005). However, in developing countries especially in Pakistan's context it is still very different.

Gender Dimension of the BISP Program

The beneficiary 'unit' according to BISP program is 'family', which is defined as 'an ever-married woman older than 18 years' targeting those women who are living with their husbands and unmarried children, a divorced women living with their unmarried children, divorced women living alone or with their parents/relatives or widows living alone with their unmarried children and or with their parents/relatives. The main part of this definition is to benefits only females as center of family's nucleus and females as head of family unit. While other relations within this nucleus relate to female as head of the unit and the fund depends only on her qualification to get assistance (Khan & Qutub, 2010).

In social protection programs the target unit is 'household' which is defined as a unit which lives within one housing structure and shares a common kitchen (Khan & Qutub 2010). This definition further strengthens the traditional patriarchal family structure and maintains the traditional family as its members economically dependent on men; for example, in a family Mr. A having two close relatives, a widow mother, and a divorced sister with kids and Mr. A's own family. In traditional social protection program such social structure counts as single family dependent on single Kitchen (choola), while in case of BISP definition, there are three families; family 1, Mrs. A; Family 2, Mother of Mr. A; and Family 3. Sister of Mr. A with her kids; with each family has its own preferential qualification to get assistance from BISP. Therefore, it gives financial control to three women as main beneficiaries and males as remote beneficiaries of the program. Therefore, many female headed family units emerge in a single traditional household.

There are certain assumptions behind making women as family head, the foremost that cash transfer to women has better utilization as they are more frugal in spending. Studies suggest that women mainly spend on food, health and education of family or kids (Khan & Qutub 2010). Therefore, in case of women the money values more to family in meeting basic household necessities than men. Although, strong behavioral studies are not available to support this argument but mainly the assumption is on a popular understanding, spending patterns in low income families and few interviews with beneficiary women.

Poverty and CNIC Possession

In Pakistan majority of women are not registered with NADRA (National Database and Registration Authority). O'Leary, Cheema, Hunt, Carraro, and Pellerano (2011) report that 29% of BISP qualified women do not possess CNIC during poverty survey while the ratio is 53% among women in age group 18-27 years, although they were informed in advance of poverty survey and CNIC as eligibility tool from BISP. It is a challenge and opportunity for Benazir Income Support Program to promote CNIC among women. The study further reveals that individuals classified as employers, self-employed, employees, and owners have more likely CNIC than who are job less or not working.

Household welfare depends on assets ownership (World Bank, 2007). Arif (2006) states that direct access to land are more likely to have more diversified economic options such as livestock ownership etc (Arif, February 2006, p. 34)

Poverty and Property Rights in Pakistan

Property rights have a strong link with poverty reduction and empowerment (IPRI, 2014). Certain studies strongly suggest that the country with strong property rights improves economic indicator, which is a remedy for poverty reduction as well. Strong property rights help owners to access bank credit through mortgage; with higher fungibility of assets etc (De Soto , 2001). Because of weaker and doubtful property rights, a capital becomes a dead capital (De Soto, 2000). People lost control of property which adds misfortune and miseries to their lives.

Property rights remain at risk due to imprudent laws, revenue department forgeries, powerful land mafia, poor inheritance system etc. gender differentiation exists in Pakistan due to the discriminatory treatment of women. Besides, social structure in Pakistan also contributes to weak property rights and social structure. De Soto (2000) asserts that strong property rights ensure owner's stronger social status. But in Pakistan certain social restriction on women like limited movement, poor access to finance and weaker property control including collection of rents, and other revenue from the property also contribute to it.

Ensuring access and control to property for women would empower them socially and psychologically other than economic empowerment. The rural 'metaphor' represents the 'common social narrative' of Pakistan where land is a source of honor and respect. Secure property rights and especially land entitlement have strong impact of women's social role in the society. Therefore, secured property rights weaken patriarchal system. Patriarchy, indigenous customs and practices, statutory laws invariably deprive women of property

rights. In Pakistan, although a religiously conservative society, the practice of inheritance depends on the customary laws while religion dictates right to inheritance and land as part of faith; even in Sindh rural areas women's marriage to religious script (a sacred book) is used as an alternative to right of land ownership, such as Swara (blood price) in Khyber Pakhtunkhwa, Vani (honor killing) in Punjab etc (Wiliam, 2012). Government always legislate new laws with no tangible results yet to date, while the same could be improved on securing property rights to women. Weak property rights to women baffle their business opportunities and promote dependence on men; even they cannot sue others for their property ownership due to non-availability of basic finances to pay lawyers and other contingencies.

The Impact of BISP on Women's CNIC Registration

Benazir Income Support Program has 5.2 million beneficiaries, in which Khyber Pakhtukhwa has over 1 Million female beneficiaries of the program.

Table 1. BISP Benefiiciaries in Pakistan 2013-14

Pakistan	KP	Sindh	FATA	Punjab	Baluchistan	Gilgit Baltistan	AJK	Islamabad
5200000	1100000	1850000	160000	2000000	220000	45000	96440	9053

In Khyber Pakhtunkhwa, distribution of beneficiaries in different district is given in table 2. The Benazir Income Support Program has encouraged women to register with NADRA and get CNIC. In its initial phase, the grant was only made to those women who were having valid CNIC. It encouraged other women from downtrodden segments to get CNIC for the program. In following stages, BISP conducted poverty survey in different parts of the country covering a huge portion of the population and screened them for assistance. While discussing with BISP officials, they explained that in certain areas women had received their CNIC with hope of assistance from BISP; although, during survey many women are identified who were otherwise eligible without CNIC. During that phase, the eligible women prepared documents including CNIC for assistance. In this way, the program has become a source to engage women to register with NADRA. Table 2 provides detail of identified women without CNIC, which was further revealed by the official that those women had their cards on priority to become eligible for program.

Table 2. Benazir Income Support Fund Program Khyber Pakhtunkhwa Beneficiaries Detail 2013-14

District	No. of Beneficiaries	Eligible	Discrepant
Abbotabad	13512	10920	2592
Bannu	52087	44692	7395
Batagram	15924	144692	1457
Buner	62517	51988	10529
Chrasadda	80234	68425	11809
Chitral	25641	19002	6639
DIK	103322	79994	23328
Hangu	24989	18855	6134
Haripur	15471	12545	2926
Karak	17110	15799	1311
Kohat	43506	33409	10097
Kohistan	24267	16488	7779
Lakki	50982	43157	7825
Lower Dir	70344	57028	13316
Malakand	36570	30918	5652
Mansehra	63737	51962	11775
Mardan	101243	79013	22230
Nowshehra	49340	39477	9863
Peshawar	136075	98683	37392
Shangla	52482	48523	3959
Swabi	88485	70203	18282
Swat	149698	131663	109035
Tank	39494	30335	9159
Upper Dir	73934	46229	27705
Total	1390964	1113775	277189

Table 1 indicates 277189 women as discrepant where such cases are mainly attributed to non-availability of CNIC and an encouragement for women to get CNIC.

The same drive also encouraged tribal women with 100000 new cases of card holders.

Aurat foundation's Gender Equity Program

Over 40 pc women in remote areas don't have CNICs (Karim, 2014, July 04), the newspaper learned from NADRA that inaccessible remote areas in Khyber Pakhtunkhwa and Balochistan remain out of coverage due to difficult topography, besides, social barriers like males refusal to photograph female relation for CNIC registration. NADRA conducted a campaign in partnership with Aurat Foundation's Gender Equity Program sponsored by USAID during 2011-12 and registered 52970 women in Pakistan with NADRA in different difficult district in Pakistan.

Aurat Foundation's Gender Equity Program (GEP) was sponsored by USAID. Foundation promoted CNIC among women in remote parts of the country especially where

there was resistance from society to get CNIC. Aurat foundation published its report as 'Journey of Success' (Aurat Foundation, 2013).

There are certain case studies identified by Aurat Foundation which explains CNIC role in women's lives.

Case 1. Tasleem Mai becomes a Property Owner Bagar Sargna, Khanewal

This case study belongs to Tasleem Mai who got CNIC after marriage under a project of USAID and Aurat Foundation. She had promised a five marla land by husband at time of marriage, but she could not transfer the land on her name, under the Gender Equity Programs's campaign Tasleem Mai motivated and received her CNIC. She received her property after getting CNIC.

Case 2. Bibi Sabra opened bank account after getting CNIC

Under the same project Sabra bibi, who was an employee of Water Environment and Sanitation Society in District Loralai received CNIC and then opened an account in Bank and now she is getting her salary via bank cheque from her department.

Case 3. Sahir Enabled to apply for disability benefits District Umarkot

Under the same project, she received NADRA card. She considered it recognition as Pakistani citizens and applied to social welfare department for disability allowance from government.

Case 4. Naseema Bibi Business District Loralai

Naseema opened bank account and got job as embroidery instructor in an NGO.

Case 5. Shazia Kidney Treatment District Loralai

Shazia was kidney patient. She received financial assistance from government Zakat Fund after receiving CNIC.

Case 6. Qaisar Khan's wife Freedom of Movement

In District Dir, Qaisar Khan's wife like other women was facing problems while passing through military check post in troubled areas. After getting CNIC, she can identify herself as Pakistani citizen.

Case 7. Mobina and her Voting

Mobina Parveen District Khairpur voted in general election after getting CNIC under GEP project.

Case 8. Allah Bachai and Benazir Income Support Program

Allah Bachai District Dadu became eligible to apply for Benazir Income Support Program after getting CNIC under GEP of USAID.

Case 9. Rani Barkat: the grocery store owner District Vehari

She belongs to a poor family and received CNIC under the GEP. She received bank loan from bank after getting her identity in shape of CNIC.

Case 10. Bhirnawan Mai Land transfer District Rajanpur

She received two acre land from her father as inheritance but was not on her name because she was not possessing CNIC. She was also facing resistance within family to own land and even threatened to kill her. After consulting a lawyer, she registered with NADRA and got CNIC and legally transferred land to her name.

Case 11. Zulfiqar's sister higher education District Rajanpur

Zulfiqar's sister wanted to get admission in undergraduate program but she had not CNIC. She received CNIC under GEP of USAID and enrolled in university for higher education.

The following themes identified in Aurat Foundation case studies.

- ✓ A women got hold of her husband's property (*mahar*) after registering with NADRA and getting CNIC
- ✓ A women opened bank account under CNIC project
- ✓ CNIC helped a woman to benefit from government disability fund
- ✓ It helped a lady in searching job
- ✓ Due to military operation, it was difficult for women to identify themselves to security personnel. It helped women to pass through security check posts.
- ✓ It helped women to caste vote and participate in election
- ✓ It was helpful in getting bank loan for starting business
- ✓ It helped women to transfer inherited land from their family
- ✓ Higher education and scholarships were conditioned to CNIC

The Case of Khyber Agency

In Khyber agency Election Commission of Pakistan noted a 236% increase in the number of female registered voters in 2013. In 2008 voters list, 37, 283 females were registered voters, while in 2013 it stood at 125, 268. The spike in the number of voters attributed to increasing number of CNIC culture in Khyber agency. Total number of voters in FATA is 1616,601 in which 552, 794 are women. While in Khyber Agency total registered voters are 336, 763 comprise 211, 495 males, and 125,268 females which collectively shows 73% increase since 2008 while the number of female voters increased by 236% which indicates a registration culture for women in the agency. Election Commission of Pakistan confirmed that the spike in number of voters in the agency was because of Benazir Income Support Program which requires valid CNIC (The Tribune, 2013, April 23rd).

Lessons learned from Khyber Agency Case

- ✓ Khyber agency number of registered voters increased many fold due to BISP efforts
- ✓ Increase in number of women registration ratio is much higher than men.
- ✓ Khyber agency is a conservative society and registering women with NADRA is a difficult

Possession of CNIC among poor sections of women is an important development which comes as byproduct of the program.

Discussion

In general, most of the government sponsored projects which are intended for the welfare of the people are usually criticized for the wastage of resources and BISP is not an exception. BISP like rest of such social protection programs their tangible impact is hard to fathom.

This study has focused on the change in social functionality of women after registering with this program as citizens and its impact on their property rights.

- ✓ Most of the beneficiaries were not possessing CNIC before BISP grant
- ✓ The major complaint is about operational problems with BISP offices
- ✓ CNIC helped women to vote as they simultaneously registered with Election Commission of Pakistan along NADRA registration
- ✓ CNIC helped in getting wedlock money (*Mahar*) from husbands, transfer lands, own property, disability fund from government, become eligible for higher education and scholarship, open bank account, pass through security check post with CNIC, become eligible for bank loans, can claim and transfer inherited land etc.
- ✓ In Khyber Agency (a highly conservative area) number of voters increased by 236%, and the Election Commission Official confirmed it because of the BISP drive the Commission received highest increase in women voters.
- ✓ BISP statistics in Khyber Pakhtunkhwa indicates total number of potential beneficiaries 1390964 with eligible 1113775 and 277189 as discrepant, while discrepancies are mostly due to identity issues. Such filtration helped the applicants to correct its record with NADRA. Most of the applicants are from a poor section of the society and it provided an opportunity to them to mainstream and BISP's poverty survey focuses only on women in the poorest social segment.

The author searched a direct impact of the increasing CNICs on women's property rights in revenue offices and courts especially in family courts cases. The lawyers expressed that they had noticed presence of CNIC with many poor women. The question to assess the impact of CNIC on women's property rights it is noted that the CNIC has a strong potential to improve the property rights situation of poor women. In this regard, a number of evidences establish the fact that 'women's identity' as precursor of strong property rights in Pakistan. Data reveals that women 'identity' is the prime one which helps in the social empowerment of women and ensuring strong property rights. In this case, the legal requirement creates an

environment for the economic empowerment which further ensures social empowerment. The most important development is change in the social status of women.

This research has identified following in this program.

1. The program has promoted possession of CNIC among the poorest segments of women. The important development is the inclusion of women in their family trees as previously they were not within that tree in government record. Therefore, during marriages, inheritance and entrepreneurial activities their presence would not be denied by the family; hence strengthening their property rights.
2. Second social implication of this program as BISP is women centric familial rather traditional family centric. Therefore, this program is not strengthening traditional family headed by men; rather it has created a space for women leadership among social circles and an opportunity to socially empower women.
3. Third contribution of this program is the opportunity of freedom of movement and taking part in the civic life other than the daily routine.
4. The program has a graduation scheme which gradually empowers women and exit from the program after getting loan for starting business or jobs.

Recommendations

The major problems identified in the study are at the execution or operational level inefficiencies of the program. The organization needs to focus on its operational issues and improve it up to the mark. It is also noted that the program has its social benefits at initial stages of eligibility of applicants at the time of application. Therefore, the major strength of program lies in its design rather at the operational level. Besides, many studies suggest the program has not contributed to the economic well-being of families. Therefore, BISP should much focus on making it more productive and useful economically for the beneficiaries.

BISP should also focus on its potential role of mainstreaming women and registration with CNIC. The program should join hands with other stakeholders and civil society to improve women citizens' registration and could use its financial granting muscle in improving such enrollment. Polio vaccination could also be linked with incentives offered by BISP. This program could effectively pave way for improving women's social space and nourishment of their social status through focusing on strengthening their property rights.

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