



Master's thesis

Gendered Austerity and Cash Transfers in Pakistan and Brazil: A Gender-Sensitive Budgeting Assessment

by

Maria Syed

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Supervisors:

Ana Carolina Cordilha, University of Paris 13, France

Jayati Ghosh, University of Massachusetts, United States

Martina Metzger, Berlin School of Economics and Law, Germany

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Abbreviation and Acronyms

ADB – Asian Development Bank

ATM – Automated Teller Machine

BDC – Benazir Debit Cards

BFP – Bolsa Familia Program

BISP – Benazir Income Support Program

BVS – Biometric Verification System

CA-95 – Constitutional Amendment 95

CCTs – Conditional Cash Transfer

CNIC – Computerized National Identity Card

ECLAC - Economic Commission for Latin America and the Caribbean (ECLAC)

EFF – External Fund Facility

FBS – Federal Bureau of Statistics

GDI – Gender Development Index

GFC – Global Financial Crisis

GRB – Gender Responsive Budgeting

GSB – Gender Sensitive Budgeting

HDI – Human Development Index

HRA – Human Rights Approach

IBGE – Brazilian Institute of Geography and Statistics

IFI – International Financial Institution

ILO – International Labor Organization

IMF – International Monetary Fund

MDGs – Millennium Development Goals

MDS – Ministry of Social Development and Hunger Eradication

MOE – Ministry of Education

NADRA – National Database and Registration Authority

PMT – Proxy Means Test

PMT – Proxy Means Testing

PRSP – Poverty Reduction Support Program

PSC – Poverty Score Card

SBA – Standby Arrangement

SMS – Short Message Service

SPA – Social Provisioning Approach

UCT – Unconditional Cash Transfer

UK DFID – UK Department for International Development

UN – United Nations

UNDP – United Nations Development Program

VAT- Value Added Tax

WB – World Bank

WTO – World Trade Organization

1. Introduction

After the Global financial crisis, macro-economic and social protection policy responses in many countries were initially expansionary. However, these were soon followed up by fiscal austerity measures to control deficits and consolidate debt (Elson 2021). This was especially true of countries in the Global South, facing larger fiscal deficits, macroeconomic instability, and capital flow volatility. That combination can lead them to require financial support from the International Monetary Fund (IMF). This support leads to policy conditionalities and IMF surveillance (Konzelmann et al. 2016).

Following the phase of 2008-09, when most governments had adopted fiscal stimulus packages and increased the public spending, Ortiz and Cummins (2021) have identified the two distinct phases of contractionary shocks of budget cuts in 2010-11 and 2016-20. It was projected that during 2016-20, 83% of the people living in developing countries were to be impacted by the budget cuts compared to 61% living in high-income countries¹. This is in line with the neoliberal policy framework which prioritizes rescuing economic recovery by encouraging productive investment and cutting back on unproductive investment. IMF consultation reports have found that most recommendations for countries with agreement arrangements or their endorsement for programs require “structural adjustments”. These include the elimination of subsidies (including fuel and electricity prices) and rationalizing or narrowing social assistance programs, which should be ‘temporary’ and ‘targeted’ with social floors observing ‘macro criticality’ (Ortiz and Cummin 2021; Razavi et al. 2021).

¹Reducing total government expenditure to below pre-crisis levels.

One impact of austerity is seen through the availability of social protection policies that provide a cushion to the shock to livelihoods. Social assistance accounts for most of the social protection expenditure in developing countries within Latin America, at 21% of the total social safety net budget. In South Asia, it accounts for 15% of the total social safety net (Ivaschenko et al. 2018). Moreover, these programs have 40% of the population living below the poverty line dependent on them, targeting mainly women. Therefore, these also have extremely specific gender impacts. In this thesis, I consider two countries in which Bolsa Familia – The Conditional Cash Transfer program and Benazir Income Support Program- Unconditional Cash Transfer program have been employed: Pakistan and Brazil. Pakistan ranks third to last in the latest Global Gender Gap Index (2021). The country had the Female labor force participation among the lowest in South Asia at 22%, while 70% of women workers are in the informal sector without any social protection (Ministry of Finance 2020). The country had 23 loan programs as of 2021 valued at \$38 billion (Bretton Woods 2021). In contrast, in Brazil the crisis led the country to impose an expenditure ceiling endorsed by IMF and World Bank to decrease the government's primary expenditure. Moreover, its cash transfer program has a concentration coverage of -0.6408, positing it to be an effective coverage transfer program; yet 64.7% of its eligible female workforce is still outside of the labor market (Centro de Políticas Sociais 2020).

The gendered costs of austerity imposed on women through the evident channels include: the direct losses in income, restricted access to services, and increase unpaid care work and time poverty. These have a much more pronounced effect on women suffering chronic poverty in countries with 'less-resourced' public sectors. Moreover, research shows that budget cuts are often made directly in the programs and services which primarily are beneficial for women, thereby increasing gender inequalities (Bürgisser 2017). This has been exacerbated during the Covid-19 pandemic, with women losing their jobs, gaining additional care responsibilities, lacking assets, and facing increased levels of stress due to worsened economic conditions (UN Women 2019). These impacts can be assessed by examining conditional and unconditional cash transfer programs, which have been significant sources of financing for the gender equality agenda (Seguino 2017).

According to Seguino (2017), the whole government budget needs to be addressed and not only those elements related to social expenditure. The government budget encompasses investments in water and sanitation, transportation, clean energy, health, education, and care services, social security and welfare benefits, all of which have the potential to address gender gaps and increase women's welfare if implemented in a gender-responsive way. Therefore, from the feminist perspective, the design and implementation of government budgets are important aspects that could undergird gender equality rather than undermining it. The gender-responsive budgeting/gender-sensitive budgeting approach (GRB/GSB) thus can be used as an assessment to incorporate gender

gaps and improve women's lives (Seguino 2017). The use of a gender budgeting framework for analysing public spending arises against the background of austerity policies.

Drawing on this context, this thesis seeks to address the following questions: (1) To what extent can gender-sensitive budgeting help design cash transfers which can reduce gender inequalities in crises exacerbated by the austerity measures?; (2) What evidence of gender inequality reduction from cash transfers can be found in Brazil and Pakistan?. It can be hypothesized that the gendered nature of austerity is exacerbating gender inequalities through indirect losses in income, gender gaps in employment, gender-based violence, maternal mortality, increase in unpaid care work and time poverty. Secondly, Gender-sensitive budgeting can highlight the gender-oriented concerns through the design elements of cash transfers where targeting, transfer value and conditionalities in the pre-existing structure of social cash transfers could create fragmentation and discriminatory access to social rights.

Throughout this research, we specifically focus on the time horizon chosen in the span of 11 years 2008 – 2020 for Pakistan and Brazil, trying to capture the period of the cash transfer programs and the years in which austerity policies were implemented. The research identifies the linkages between austerity, cash transfers and the gendered implications. The aim of this research is two-fold: firstly, to assess the role of austerity measures on cash transfers and secondly, how cash transfers can have a gender-sensitive lens to mitigate gender inequalities against the context of austerity measures. This is based on case studies of the two countries with an evaluation of their cash transfers alongside their austerity policies, to assess the 'human costs' imposed by international financial institutions' interventions from a gender lens. For this purpose, this dissertation is divided into six sections: Chapter 2 will identify the intersections between austerity, social assistance programs, and gendered implications, referencing some empirical literature on gender-sensitive budgeting. Chapter 3 describes the data and methodology for empirical analysis. Chapter 4 covers the fiscal austerity measures and the role of IMF in Brazil and Pakistan. Chapter 5 provides empirical findings based on a gender-sensitive assessment of cash transfers by delving deeper into its design elements (targeting mechanism, conditionalities, payment procedures and transfer values) incorporating the benefit incidence analysis and benefit adequacy ratio. Chapter 6 consolidates and offers a discussion on policy implications followed by a conclusion and consideration of the limitations of the research.

2. Literature Review

2.1. Welfare Regimes in the Global South

The different welfare regime paradigms are based on capitalism and market mechanisms, employment, and a relatively autonomous state (Gough et al. 2004). In the Global South, the welfare regime is ‘incomplete, insufficient, segmented and disjointed’ (Enriquez 2019 p.450). The dynamics of inequalities that generate these conditions are mostly cultivated from the absence of strong welfare regimes, which contribute to the socioeconomic deficits that foster environments of unrest and injustice furthering the precariousness in the dimensions of inequality (ECLAC 2020). According to Gough (2006), the welfare mix in the Global South is rather broader and relies on the communal network of family and community rather than the state and private corporations. This welfare mix regimes include ‘informal security regimes’, referring to institutional arrangements where both community and families play an imperative role, and ‘insecurity régimes’, with levels of tension and conflict. The informal security regime is an important typology highlighting the role of international markets and transnational actors (IMF, WB and WTO) in making the development ‘*path dependent*’ and based on overseas aid, NGOs, remittances, and the clientelist network.

In line, Lavinias (2013) tries to further systematize the configuration of ‘welfare paradigms’ which cater to attenuating inequalities, preventing poverty in the context of uncertainties, and dovetailing social justice and efficiency. For developing countries, her analysis alludes to two paradigms: ‘Social Risk Management’, based on the *Enabling state* model (Gilbert 2004) and ‘Social Protection Floors’ combined with ‘credit for welfare’, based on the *Debtfare state* model (Soederberg 2013). The former model takes the pretext of neoliberalism originated during 1970s. The scope of social policy is limited and targeting becomes a dominant approach for social policy, reducing public expenditure while ensuring provision via markets. Under this regime, the guarantee of residual coverage is seen as of paramount importance to avoid disruptions in a market society and redistribution is deemed unnecessary. The dominant features for this paradigm is gauged through the prevalence of targeted cash transfers over universal services, regressive taxation system, the stimulus to commodification, the notions of ‘merit’ and ‘punishment’ for granting social benefits, and exclusion as part of the targeting approach (Lavinias 2018).

Under the ‘Debtfare state’ paradigm, the prominent feature is the role of the financial sector in enabling access to social goods and services which had been, or ought to be, in the hands of the

state. Government incentives to bankarization² and access to financial products are part of an ‘innovative process’ providing the basis for this transition to happen. Public provision is reduced to “basic floors”. This approach draws from the International Labor Organization (ILO) ‘social protection floors’ approach, supported by the IMF, the World Bank and the United Nations, comprising a basic set of social guarantees which would eventually be complemented through the gradual improvement of policy standards (Lavinás 2013). Additionally, the standards of consumption are ruled by the market minimizing the scope of ‘universality’ and creating a process of individuation. Thus, the engendering of privatization and financialization alongside austerity approaches has led to segmentation and fragmentation of the social policy system (Fine 2013). In regard, this body of literature serves to understand better the constitution and development of welfare policies in developing countries.

2.2. Fiscal Austerity and Gendered Implications

Blyth (2014 p. 5) posits that “the idea that restricting welfare will lead to more growth and increase opportunities is an insulting lie”. This critically refers to the blanket approach of fiscal austerity that is broadly adopted to reduce public deficits by contracting the public expenditure or increasing public revenue, or a combination of both (Martínez et al. 2020). The concept of austerity has evolved from the earliest 18th to 19th century aligned with the classical view in Economics that views public debt as problematic and focuses on the way to fund deficits. In contrast, according to the Keynesian view the unbalanced budget is a solution to pull the economy out of recession. It advocated for active government intervention via fiscal policy to boost investment, growth, and employment. Hence, in a recession, the increased government deficits would boost private consumption in the economy while in case of economy overheating, austerity would help to decelerate it. (Okeke et al. 2021).

The heterodox approach further advances in contradiction of the pro-growth view of austerity, drawing on the perspective from 2007/08 financial crisis. Firstly, the austerity policies adversely affect the aggregate demand and cause a decline in business confidence. Secondly, the economic agents are restrained in the short term and thus do not base their current expenditure decision on projections of their lifetime income. Lastly, expansionary monetary intervention is ineffective in stimulating economic recovery. Hence, austerity is a self-defeating mechanism according to which

² Expansion of the formal financial services and banking services

cuts in government spending led to falling aggregate demand and output loss in conjunction with falling in tax revenues. This inhibits the reduction in public deficits (Okeke et al. 2021).

Most recently, Kentikelenis & Stubbs (2022) have tried to distinguish the types of fiscal adjustments that have evolved in times of crises from Global Financial Crisis (2007/08) to the Covid-19 crisis, terming them as expansionary “fine-tuning”, “moderate contraction”, and “aggressive austerity”. The first scenario explains the approach advocated by the International Financial Institutions (IFIs) whereby the government spending remains high for a period, followed by a gradual decline with emergency expenditures replaced by public investment. The second scenario reflects the historical pattern of the economic crises of counter-cyclical fiscal expansion according to which countries had cut their spending up to one percentage point which is followed by a spell of spending cuts. The third one refers to spending being lower than the pre-pandemic levels and greater than one percentage points. Given that, the authors through their findings in the Global South countries (Kenya, Malawi and Madagascar) refer to the limited fiscal space³ in these countries with high debt servicing and IMF conditionalities. Thus, suggesting that the countries with high debt have to experience the stringent conditions and cut back on high spending relative to the countries with sustainable debt levels. And even when milder spending cuts are proposed, the structural reforms or the conditionalities attached to the loan agreement have adverse socioeconomic outcomes. This is also evidently seen with the claims on either maintaining or ‘strengthening’ the social safety nets, with targeting approach limiting the availability of social protection measures (Kentikelenis & Stubbs 2022). This will be discussed further in the context of Pakistan.

In establishing a link between austerity and inequalities, the composition of fiscal adjustment matters when it comes to analyzing the regressive distributional impact of fiscal austerity (Okeke et al. 2021). The composition of adjustment principally distinguishes between the expenditure side or spending-based cuts (government spending on public goods and services) while the revenue side considers taxation (personal taxes, social security taxes and payroll taxes) (Lane & Perotti 2003). It is seen as one of the factors that determines the effects of fiscal adjustments on structural inequalities. Therefore, ‘expenditure-based’ measures including targets and cuts in social spending and transfers are likely to have more pronounced detrimental effects than tax-based cuts (Okeke et al. 2021). These

³ termed as the extent to which the government can fund the budget gap without gauging any unfavorable response from the ‘financial markets’ or ‘undermining the long-term health of public finances’ (IMF 2018).

effects are much more stringent for women as they are disproportionately affected by decline in incomes and retrenchment of public services (Kentikelenis & Stubbs 2021).

In this line, The Social Provisioning approach (SPA) in the context of austerity outlines three major arguments in the context of gender inequalities: feminization of poverty and citizenship; crisis governance and human rights approach (HRA). The reconciliation of public expenditure and development debate in the context of 'well-being' which highlights the feminization of poverty as an important linkage to identify the differentiated impact on men and women. It refers to low female participation in the country's political, social, and cultural life which hinders the living conditions of women and their family members. It recognizes the role of the women in society as the heads of the family and being the provider (Martinez et al. 2020). Hence, emphasizing on socioeconomic conditions featured by gendered roles that are socially constructed and shaped by historical, ideological, economic, religious, and cultural determinants (Singhal 2003). In times of austerity, these gendered roles and the construction of citizenship which constructs the male breadwinner and female home-maker roles plays out in restraining women in the domestic sphere (Lister 1997).

In response to gender and governance issues, Griffin (2015) advances onto 'crisis governance' which elucidates the nuances of how crises perpetuated by austerity measures and cuts in welfare are distorting human rights and welfare. It is the neoliberal form of governance of crisis which has used the rhetoric for *urgent* and *conventional* responses with the tendency to dismantle the protective welfare system. This undermines the progress of women as it heightens a non-egalitarian division of care responsibilities that pushes the responsibility of social and public goods onto women. Accordingly, the neoliberal governance fails to centralize women's unpaid labor during the crisis period which disproportionately and adversely impacts women's position and responsibilities in society. It also recognizes the institutional weakness and capacity of the state which would hamper the effectiveness of social policies and therefore requires the human rights approach to be at the forefront of strategies for dealing with the economic crises (Griffin 2015). In analyzing it from the human rights approach, the capabilities need to be recognized as a 'matter of economic and social rights which should follow a non-discriminatory and equality criterion, and this should be incorporated into the government's responsibility through establishing a legal framework' (Berik and Kongar 2019). The feminist literature offers two important positions: first, accounting for social provisioning that foregrounds gender to be an incumbent element for recognizing unpaid and paid work in the economic activity sphere, human well-being to be an instrument for economic success, autonomy, and power inequities. Second, the centrality of public services, most importantly social protection, health, and education, and the nexus they create with social equality and distribution of economic resources (Power 2004).

In parallel, the gendered nature of austerity is defined as an understanding of how the social reproduction exists as a buffer against the socio-economic effects of the crises by performing the care work in both unpaid and paid form. In retrospect, social reproductive sector ensures the “daily and intergenerational reproduction of people as human beings through the lens of care, socialization and education” (Elson 2010). Hence, austerity prioritizes the production growth and fiscal spheres marginalizing social reproduction and passing the cost to the most vulnerable groups in the society, particularly women. The effects are seen through the budgetary effects of austerity whereby the emphasis is placed on reducing or eliminating the programs related to the social protection transfers, and welfare benefits. Social protection assistance through cash and in-kind transfers is seen as a significant source of financial resources mainly for the low quintile and lower-middle income quintiles who are part of the precarious work like domestic work sector or other exploitative forms of labor (Razavi 2016). Consequently, fiscal contraction through social transfers is likely to have detrimental redistributive effects with long-term damage to women’s welfare (Seguino 2013). The redirection needs to eliminate gender inequalities both in terms of gender wage gaps as well as unequal care work with wealth and resource redistribution towards progressive taxation and social investments (Heintz 2019). The austerity effects on gender inequality through the retrenchment of public expenditure would negatively impact the nutritional wellbeing, pressurize women to enter precarious job markets and engage in informal or self-employment jobs, increase the feminization of poverty by targeting single mothers, curtail education, health and social benefits, increase the unpaid care work and gender-based violence (de Oliveira and Alloatti 2021). The next section will elaborate on how cash transfers need to be discussed in the context of austerity impacts on gender inequalities.

2.3. The transmission mechanism of austerity effects via social cash transfers

The vital instruments to combat inequality, mitigate poverty, and preventing social exclusion are seen through the extent of social protection policies. These policies include social insurance, social assistance, and labor market policies, which protect people from “adverse market effects, life cycle contingencies while emanating roles for production, reproduction, and redistribution” (Hujó 2021 p. 345). They provide fundamental human rights for all citizens by serving the purpose to redistribute income, resources, and social risks in favor of marginalised groups – of lower income, occupational status, or other forms of disadvantages. As a consequence, social protection policies lead to more equitable and sustainable social outcomes. However, the critical nature of social protection programs lies in the idea that they may tend to reinforce inequalities and lack inclusivity through the way they are designed and implemented. Appropos, cash transfers are a “regular and predictable direct payment of cash” being an important modality of social protection benefit provided by the state to *eligible groups* – “*poor who face a probable risk of falling into poverty in the absence*

of the transfer” (Unicef 2019; IPA 2020; World Bank 2021). These are generally funded out of the general taxation or by donors. They are categorized as conditional (the recipient must meet a condition) and unconditional (without any conditions attached to it). Thus, although the nature and scope of cash transfers had to some extent been able to promote the broader positive changes, but their impacts remain inconclusive with mixed results. This has brought the distinction between ‘transformative’ and ‘non-transformative’ social policies to the fore, whereby the critical nature of social policies can be defined as:

“Palliative measures that smooth over the effects of poverty (e.g. cash transfers); and those that aim to enhance the potential of poor people to move out of poverty by catering to investment in capabilities, behavioral change; overcoming oppressive social relations” (Molyneux et al. 2016 p. 1088)

Cash transfers have been discussed as having both positive and negative consequences. The positive discourses highlight the conditional cash transfers (CCTs) in allocating public budgets to poor women leading to an increase in improvement of the material living conditions of the women and their households. Moreover, they help strengthen the position of women in bargaining processes over economic resources within the households. Additionally, they provides financial autonomy to women to escape situations of intimate partner violence. Unconditional transfers have been advocated for financing vocational skills that could help in improving skills set for employment, assist in accessing care services provided by the market, and improve women’s position through redistributing care responsibilities in the household. Additionally, they enable women’s labor market participation by helping them demand better conditions if they are guaranteed a basic minimum income (Esquivel and Enriquez 2020).

These programs target mostly women, and their design and implementation have been criticized for having a maternalistic bias attached to conditionalities reinforcing the gendered roles and at the same time discouraging women’s participation in the labor market. It also encourages informal employment which provides them with the flexibility for fulfilling their natural care responsibilities (Esquivel and Enriquez 2020). Therefore, the extent to which women’s autonomy can be evaluated depends on whether the cash transfer has incentivized women’s participation in the labor market, improved women’s employment conditions, and help redistribute the unpaid care work and responsibilities. Lavinás (2020) adds that social cash transfers, particularly conditional cash transfers through conditionalities, shift the burden of debt from states to households and individuals. This asserts an important austerity policy implication which is that in the case of social cash transfers replacing the untargeted subsidies like food, fuel or electricity, negatively affects the expected

outcome because of the scope and cost of these transfers. It is costly in terms of absorbing on average 15% of total program costs, and being administratively complex, while dismantling public service provision for the middle classes and creating two-tier systems (Ortiz et al. 2021).

This shows that, when designing cash transfers, there are important elements that need to be taken into account. These include the targets in terms of beneficiaries (i.e., eligibility and the beneficiary selection mechanism), the transfer amount and payment predictability, procedural arrangements, and program conditionalities. These emanate an important role in forming the base of the program. For instance, in the case of means-testing and proxy-means testing, these tend to exclude potential eligible women from the assessment process by linking them with the spouse's income as well as informal workers who face the difficulty in proving their income levels to satisfy the eligibility requirements. In addition, the targeting of the poorest and excluding vulnerable populations by policy design is seen as inconsistent with the United Nations Charter and other conventions signed by governments (Ortiz et al. 2021).

From the institutional perspective, the community-based targeting which is associated with income verification tends to entrench gender inequalities, ethnic tensions, power struggles, and caste issues which would perpetuate the marginalization of stigmatized groups particularly affecting women. Besides, the program implementation also takes into account the informal mechanism of exclusion including self-exclusion and discrimination in line with social, ethnic, or religious lines. It also incorporates the methods for the transfer process which could be digitized or associated with physical efforts like collection checkpoints (Bastagli et al. 2016).

Similarly, the transfer size is an important consideration for ensuring that the women can meet their daily needs for food and other essential expenditures as well as foster their financial independence through investments, savings, and asset accumulation. The program conditions are pertinent because they can disempower rural women by exacerbating their unpaid care work and time poverty owing to time-consuming responsibilities in agriculture, food and fuel production as well as childcare. Hence, these conditions would perpetuate traditional norms about women's primary role as caregivers and marginalize men from the care responsibilities (FAO 2018). These elements are important for understanding the pre-existing conditions of the programs to assess how they are engendering an impact on women either positively or negatively. The literature highlights the need to target the households as 'individuals' rather than as a 'unit' which enables women and men to be recognized as 'rights holders' and expounding them as individuals (Bastagli et al. 2016).

The role of social policy for stabilization, redistribution, and production has been transformed into a residual function under the market liberalization model of donor-led liberalization, privatization, and austerity under the justification of settling debts and current account deficits. This has led to inefficient targeting of the poor in the development course of ‘social upturn’ (Mkandawire 2004/05). The social upturn had evolved in the mid-1990s with the promotion of a growth-cum-poverty reduction model that has ignored the real questions of growth based on structural transformation ingrained inequalities configuring the agenda goals of IMF and the World Bank. The triad of ‘growth, market efficiency, and poverty reduction’ is at the core of dominated aid interventions having a ‘business-as-usual approach’. Thus, the external forces and the institutions play a crucial role in shaping political reforms in the Global South countries which structure the social protection systems. These roles are illustrated within the formal and informal institutions that are entrusted with social provisioning and social governance defining social norms and practices. It is interpreted in analyzing the critical nature of social policies which are characterized by multifaceted power resources, interests, and ideologies of state actors, labor or civil society agents, and international organizations or donors. concerning the cash transfers mechanisms, while the donor-driven targeting mechanism might work towards enhancing the program delivery, it would also be affected by the local power structures foisting patronage, rent-gouging, inequality, and social exclusion (Hujo 2021). As a consequence, *social accountability* draws on the incorporation of participation in designing these programs through deploying organizations, agencies, civil societies, and governments to ensure citizen responsiveness and cater to their concerns. Consequently, this bottom-up accountability works towards strengthening the policy effectiveness, ameliorating the quality of governance, and empowering vulnerable groups. (Molyneux et al. 2016).

2.4. Gender-Sensitive Budgeting Framework: Cash Transfers in Focus

Gender-sensitive budgeting (GSB) is a broad framework developed in response to the social accountability and mainstream argument that governments lack fiscal space, to fund the physical and social infrastructure required to promote gender equality. It was devised as part of the economic and social reforms process introduced by the Labor government in Australia in 1984 and later endorsed by the Beijing Platform for Action to incorporate the gender dimension in budgetary decisions and adapt it to ensure equality of access to the public sector expenditures (Elson 2021). It is a method that recognizes how policies impact women and men differently and therefore it is a lens to promote gender equality by assessing the effect of government expenditures and revenues on both men and women. Hence, it identifies the gender differential impacts of the budgetary process and fits them into fiscal commitments. The need for its implementation arises from the ‘gendered norms’ and lack of investment capacities to reduce the inequality gaps. These include: responsibility for unpaid work,

having lower incomes which deprives them of private provisions in absence of quality state services, increased poverty, lack of access to credit and reduced women's share of political and civil government positions, lack of access to social infrastructure (transportation, water, and sanitation, health care, etc.), less intra-household decision making and absence of political autonomy. These inequalities are exacerbated in the case of austerity measures when followed by fiscal adjustment programs in response to the rising budget deficits. Therefore, under such circumstances, gender budgeting analysis can be used to acknowledge the need for public investment that should support gender equality and increase employment and output (Elson 2012; Seguino 2017). The evidence points out to the Women's budget initiative introduced in the child support grant and had led to an increase in funding to support for microenterprises (Elson 2021).

The crucial steps for its implementation include the gender analysis for men, women, girls, and boys; evaluating how the policies address the gender inequalities and whether the budget allocations are adequate to implement GSB; assessment of whether the public expenditure was spent as planned followed by evaluation for the outcome of assessing the impact of policy (Seguino 2017). It takes into account different categorizations based on gender, income, ethnicity, age, and regional (rural or urban context) (Chakraborty 2014). Importantly, the process of Gender-sensitive budgeting needs is both a political and technical process under which the power quotients affect the redistribution of public resources (Mishra et.al 2017). In this regard, the political aspect of gender budgeting remains crucial. It is because these phases of budgeting include the determination of fiscal balances, spending, and revenue objectives by the government; developing and administering the budget by the ministry of finance; followed by legislative branches responsible for enacting the budget into law; scrutinizing the financial outcomes (Stotsky 2016).

The assessment criteria for GSB take into account two sides of the budget, expenditure and revenue, in addition to the legal side, as illustrated in Table 2. The revenue side focuses on the tax and revenue-related policies based on a system of direct taxation that will be income or wealth-based in detriment to indirect taxation, which is sales-based having inherent gender differences. The expenditure side of the budget indicates the impact of spending on the income and consumption levels of individuals or households. The legal side introspects the efforts made by the government for making the budgets mandatory by law (Chakraborty et al. 2016; Sharp 2003)

Table 1. Gender-Sensitive Budget Framework

Expenditure Side	Revenue Side	Legal Side
Targeted Allocations to women and girls	Redesigning of the tax-benefit system – for example, Tax exemption policies	Gender and Development (GAD Budget)
Inclusion of Equal employment opportunity principles in government contracts and their implementation in government purchaser and provider agreements	Redesigning of personal income tax	Earmarking percentage of all sectoral budgets for women
Tracking the disbursement of funds from the budget to their planned or expected use	Redesigning of Indirect Taxes (e.g. Value-Added Tax or General Sales Tax)	

Source: Chakraborty et al. (2016), Authors' representation

Therefore, gender-sensitive budgeting would assess the designing part of cash transfers and the gender-oriented objectives associated with it. Being a vital component of public expenditure and having gendered effects, cash transfers are pertinent to GSB like any other public expenditure program. Moreover, in the context of austerity and retrenchment in welfare benefits, cash transfers are likely to absorb fiscal policy changes. On average, women have received a larger proportion of cash transfers relative to men. The prominent reasons encompass women having lower incomes, being eligible for targeted means of income support, and receiving cash benefits for those they care for, such as children. On the other hand, the payments made to the main earner being a man can leave women with no income in their rights, consequently reducing women's power to make financial decisions and being at the risk of financial and other forms of abuse (WBG 2020). Therefore, cash transfers have variations in outcomes by gender and this could be seen most importantly through the targeting mechanism, transfer amounts, payment mechanisms, and conditionalities. Consequently, these cash transfers have an impact on education, use of health care services, income poverty, employment, and empowerment (Bastagli et al. 2016), key spheres to cover when promoting gender equality.

Integrating gender-oriented concerns into the core design of the cash transfer programs through gender-sensitive budget analysis would highlight the structural inequalities which are exacerbated in crisis. The targeting mechanism is likely to impact women's empowerment by addressing gender-specific risks. Targeting women as 'units' rather than individuals and making

direct payments to them might be insufficient to ensure their control over income particularly if men feel threatened by the increase in women's status in the households (Bonilla et al. 2017). In the case of a community-based (selection of beneficiaries based on community opinion) and categorical targeting approach (based on social or age groups), this would be problematic for the particular cases in which communities have entrenched power struggles and caste issues further marginalizing the stigmatized groups (FAO 2018).

In a similar vein, procedural arrangements which consider how beneficiaries should be registered and the mode of payments either through biometric verification system or via digital systems would highlight the inequalities of financial illiteracy, lack of necessary identification of documents as well as lack of access to transportation, time poverty owing to both paid and unpaid work responsibilities. This could exclude both extremely poor and socially excluded rural women (UN Women 2014). The transfer size and payment predictability outline the gender-related outcomes. The adequate transfer size needs to ensure that poor rural individuals are able to attain mental well-being and improve satisfaction which otherwise can result in a disproportionate effect on women and girls. Moreover, mixed effects have been found in the case of larger transfer size which could have a positive impact on women's household decision-making while can also result in exacerbating the household conflict (Bastagli et al. 2016). It has further alluded that for smoothening household consumption, the regularity of the payments and duration of the transfer is critical for the vulnerable female-headed households who live in precarious circumstances. It is especially true for the payments that are conditioned on school enrolment because it can affect the extent to which program objectives can be achieved realistically within the time frame (Bastagli et al. 2016; FAO 2018). Considerably, the program conditions related to school enrollment, health checkups, and training/vocational classes –can be 'heavily' or 'lightly' imposed. These conditions have positive consequences which can be seen in terms of broadening social networks, enhancement of self-esteem, and improving access to social services. Nevertheless, the imposition of conditions might have disproportionate effects on rural women and girls if they are unable to comply owing to high transportation costs, a distance of social services, and mobility constraints (FAO 2018).

Hence, with gender-sensitive budgeting, potential gender biases would be assessed through the way cash transfers are designed. A better mechanism would require strategic alliance through the participatory processes with changing budgetary process. Therefore, Seguino (2017) asserts that gender-responsive investments have the potential to add to the productive space of the economy by assessing the effect of government revenue and expenditure policies. However, the budgeting has strong political aspects, and as pointed out by Budlender (2006) and Stotsky (2016) that it is not a 'magic bullet' for mitigating the gender equality concerns unless there is a commitment by the

stakeholders which includes fiscal policymakers, governmental bureaucracies alongside structure and implementation of initiatives. Moreover, in developing countries, non-governmental organizations, international financial institutions, and foreign donors have a dominant role in influencing the budget decision outside the national government (Stotsky 2016). This is evident in the case of IMF policies which are explained in Chapter 4.

3. Methodology

The research methodology employed in this paper is based on qualitative and quantitative data collection and analysis. The qualitative information draws from a literature review of academic research using the macroeconomic and gender theories, using the feminist economics approach to analyze the core concepts of austerity and establish its links with gender implications, cash transfer mechanisms, and gender-sensitive budgeting framework. The case study method has been employed for an in-depth analysis of existing instances of cash transfer programs, using empirical evidence provided by Pakistan and Brazil. The literature review surveyed the concepts of welfare regimes to identify typologies of welfare states in global south countries (which are different from those in developed countries), fiscal austerity and its gendered implications via social cash transfers, and lastly the gender sensitive budget analysis.

The background section is important to highlight the role of the IMF in endorsing austerity policies and imposing conditionalities as part of them, thus establishing a nexus between austerity measures, cash transfer programs, and having gendered implications in the two selected countries. Both qualitative and descriptive quantitative data have been gathered from primary source policy papers of the IMF (Article IV consultations, IMF statements publications and Agreement reports), INESC reports, ECLAC/CEPAL, Transparency Portal, IBGE, CadUnico, academic research papers, the Pakistan Bureau of Statistics and Ministry of Finance, and the World Bank data portal. In said section, we use public expenditure and fiscal indicators analysis to analyze and describe the trends in austerity measures and budgetary expenditures. The period chosen is based on the implementation of austerity measures and data availability for Pakistan and Brazil, hence covering the years 2008 to 2020.

For Gender-sensitive assessment, in order to answer the research question within the scope of this research, a mixed methodology of gender-aware policy appraisal has been used (Budlender et al. 1998). This was based on the availability of data and time constraints. Gender-aware policy appraisal was employed to identify the explicit and implicit gender issues involved, and questions the assumption if the policies are gender-sensitive in terms of their expected outcomes (i.e., mitigation

of gender inequalities). The gender sensitive criteria of cash transfers have been based on FAO toolkit which has been explained as part of literature review under GSB framework – section

First, we provide an overview of gender budget initiatives in each country and their key concerns to identify the explicit gender issues. Secondly, we outline gender inequalities for each case. The indicators for descriptive data analysis are based on de Oliveira and Alloatti (2021) academic research, which has outlined the main channels of austerity, and Aggarwal and Lekha Chakraborty (2016), which defined the measures for those channels. The datasets include World Bank Indicators, IBGE, Cadastro único and the national database of Pakistan extracted from the Ministry of Finance.

For the gender-sensitive analysis of cash transfers, the focus has been on four essential elements of cash transfers design: targeting, conditionalities, transfer value and payment procedures. Benefit incidence analysis and benefit adequacy ratio are used as a tool for analyzing the distributional impact of these transfers. Benefit adequacy ratio measures the size of the benefit level thus estimating the extent of the benefit size to be either small or large in comparison to the benchmark value (Ivaschenko et al. 2018) which in our case is minimum wage for Brazil and average per capita monthly consumption for Pakistan.

Benefit Incidence Analysis is a valuable tool to indicate:

- Beneficiary incidence analysis : This specifically refers to the number of individuals in each quintile who live in a household where at least one member participates in this program / number of individuals participating in social protection and labor programs in the population
- Odds ratio: It indicates what percentage of total amount of benefits go to the poorest quintiles of the welfare distribution.

(Based on Ivaschenko et al. 2018)

The benefit-adequacy ratio measures the relative benefit level and measures the extent to which the benefit size is small or large. The calculation requires the use of household survey data and therefore for Brazil, CadUnico registry has been used which covers approximately 13.6 million households (40% of Brazilian households) and is used as an integrated system to identify the number Bolsa Familia beneficiaries. For Pakistan, Household Integrated Survey data with BISP Impact evaluation survey has been used from the national database. The time period for Brazil in this part differs and covers 2012 – 2018 while for Pakistan it includes 2011 – 2019 based on the availability of data to match with the austerity period. Lastly, the impact assessment of these cash transfers is

done through the empirical literature reviews and impact evaluation surveys for capturing the expected outcomes of these programs.

4. Background - Social cash transfers and Role of IMF in Brazil and Pakistan

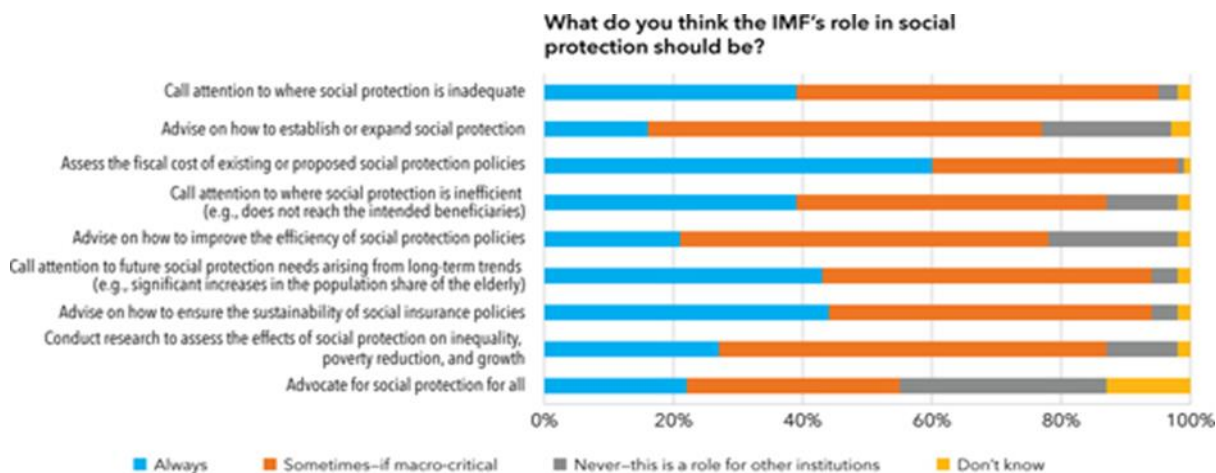
The neoliberal view thus prioritizes the reduction of fiscal deficits for economic recovery by encouraging “productive” investment and cutting back on “unproductive” public sector spending on social protection, education, and health. Advancing on this, Konzelmann et al (2016) foregrounds the impact of austerity on slowing growth and limiting recovery. As true for the developing countries, in times of sovereign debt crisis the Global South countries have turned to the IMF and World Bank for financial assistance. The cycle of taking regular loans continue for some of them when the resources for emergency assistance starts depleting and they resort to IMF lending assistance with imposition of conditionalities and surveillance for the financial support (Kentikelenis and Stubbs 2022). IMF had adopted the Keynesian economics view until the 1980s, after which through the East Asian crisis, IMF’s austerity policies have been conditioned on budget cuts, privatization and deregulation, devaluation and contractionary monetary policy. It was soon after the 2008 Global Financial Crisis, that countercyclical approaches became apparent when it became more open to fiscal stimulus packages and rethinking of ‘fiscal policy’ as advocated by Strauss-kahn with monetary policy transcending beyond price stability was opted for redesigning the macroeconomic framework (IMF 2011; Ray et al. 2020).

Until recently, an important argument posed by the IMF in favor of austerity is that the vulnerable populations would be sheltered from it via ‘measures to increase spending on and improve the targeting of social safety net programs’ (IMF 2021; Razavi et al. 2020). In this context, the transitional phase of the IMF’s role in social protection is worth discussing. The IMF had a limited approach in social protection programs until 2008 and it was after the crisis when the Fund added ‘social conditionality’ as one of the instrumental features in its objectives to abet countries maintaining their social safety nets. It then became a collaborating agency in the One UN Social Protection Floor Initiative for the promotion of social services and transfers (IMF 2017). However, despite adding that to its agenda, its austerity objectives remain dominant which had taken down the countries’ streets by citizen’s protests lately for instance in Argentina, Pakistan, Lebanon and Ecuador (Oxfam 2020). Given that, the policies of fiscal austerity have been evident through the fiscal consolidation packages vis-à-vis public expenditure cuts (social protection expenditure), consumption tax increases, pension reforms, and the privatization of public assets (Bürgisser 2017). According to the desk review of the recent IMF country reports, the most dominant measures indicate elimination of reduction in subsidies for fuel, agriculture and food products, rationalization or further

targeting of safety nets in addition to the broadening of consumption taxes or value-added taxes (VATs) (Ortiz et al, 2021; Razavi et al, 2021).

It is important to note that at the onset of the pandemic, IMF’s recommendation for social spending entailed the use of social and pro-poor spending floors which should observe ‘macro-criticality’. This ‘macro criticality’ is a term introduced to recognize the intersectional matters of political and economic development issues according to which gender and economic inequalities should be prioritized. However, it remains an unclear standard because of the focus centered on “fiscal sustainability, spending adequacy, and spending efficiency”. Contextually, as part of conditionalities, the recommendation for social safety nets is made to be ‘temporary’ and ‘better targeted’ for generating fiscal savings (Razavi et al, 2021). It is rather seen that with a considerable discretionary leeway given to IMF staff to cover instrumental social issues in Article IV discussions, they had tried to create fiscal space for the countries by pushing the targeting approach centered on ‘improving allocative efficiency and fiscal sustainability’ (Klugman et al. 2017). An evaluation conducted by the IMF economics staff in figure 1, thus proves this point and shows how staff would perceive the role for advocating universal social protection as illustrated in figure 1.

Figure 1: IMF Factsheet



Source : Klugman et al. (2017)

It is important to recognize that these claims are seen to be paradoxical for redistribution as these hint towards the social cash transfer programs to be countercyclical without fixing the size of the redistributive budget, which means keeping a small amount of budget that is meager in both transfer value and coverage (Stubbs et al. 2021). The pre-existing structure of the transfers as well as

the coverage of the programs are of paramount importance when considering the potential for redistribution. Hence, without the universal approach and value of these cash transfers, the tendency for women to fall into poverty and insecurity will be exacerbated. In line with the targeting approach, Stubbs et al. (2021) foreground the mandate by the IMF which endorses the development of ‘targeted social assistance’. This aligns with the acknowledgement of the limited financial resources to fund social protection policies and, hence, the recommendation of ‘better targeting of the poor’ instead of financing universal social protection.

Relatedly, the case of Pakistan is an exemplary fit for discussion as most of its austerity policies came as a recommendation by international financial institutions in the context of its cash transfer program followed by the case of Brazil.

4.1. Benazir Income Support Program (BISP) and Austerity Policies in Pakistan

BISP is a flagship social cash transfer program of Pakistan which was initiated in 2008, ensued by the social protection strategy that developed in 2007. The program encompasses four dimensions of women’s empowerment including women’s mobility, decision making, political participation and spousal violence. The program is targeted at women, and it started with the unconditional cash transfers while including conditional cash transfers in 2013. The program conducted a pilot with the inclusion of provision of training, microfinance and health insurance which was closed during 2012-14. The program has a national targeting mechanism based on Proxy Means Test (PMT) in 2010, establishing a 16.7 score to identify the eligible beneficiaries. The eligibility criteria were based on conditions: disabled member, senior citizen, number of children to be 4 or above and household size to be less than 3 members (Iqbal et al. 2021). Hitherto 2021, there have been 5.8 million families with ever-married women that have been enrolled in the unconditional cash transfers program relative to the actual target of 7 million. The stipend is paid on a quarterly basis and the value of the disbursement was doubled from PKR Rs.3000 ~\$158 to PKR Rs.6000 ~\$316 at present. In an attempt to devise a payment system that is both transparent and ensures payment to the poor, the delivery channel of disbursement evolved from the manual systems during 2012 – 2016, to debit card system according to which women were expected to collect the payment at allocated touch points. Lastly, from 2016, the disbursement channel changed to Biometric Verification system (BVS) from the national database at dedicated ATMs and point of sales (Iqbal et al. 2021).

Additionally, at the onset of pandemic, government of Pakistan had scaled up the social safety nets, announcing an extension to the cash transfer program and introducing the ‘Ehsaas cash program’ which aimed reaching 12 million families with the disbursement value of PKR 12,000 ~ \$600 per family. The major objective of this program was to help families meet their basic need such as food, education, health, rent and transportation. Moreover, from the delivery mechanism standpoint, an SMS campaign was launched to identify the beneficiaries by using the CNIC (Computerized National Identity Card) which were eligible for the cash transfer programs and emergency cash registration and application was also developed to check the eligibility criteria (Gentilini et al. 2020). Another important consideration is of the 0.85 million ineligible beneficiaries that were included in the program previously were excluded in 2019.

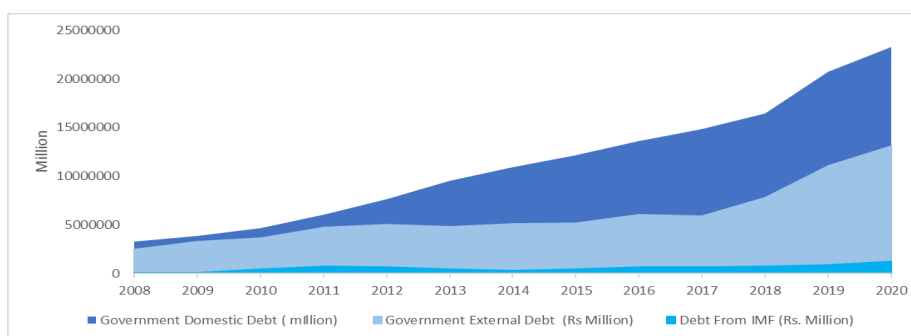
Table 2 Timeline of Pakistan's Lending Commitments with IMF

Facility	Date of Arrangement	Expiration Date	Agreed Amount (Thousands of SDR)	Conditionalities	Reasons
Extended Fund Facility (EFF)	Jul 03, 2019	Oct 02, 2022	4,268,000 - \$6 Billion	<ul style="list-style-type: none"> i) Cut in energy subsidies ii) Modifying social safety nets 	high inflation; War on terror; Fiscal Deficit
Extended Fund Facility (EFF)	Sep 04, 2013	Sep 30, 2016	4,393,000 - \$6.6 Billion	<ul style="list-style-type: none"> i) Modifying the social transfer programs and increase in spending by 0.3% point ii) phasing out electricity subsidies iii) increase in General Sales Tax (GST) and non-tax revenues 	High Inflation; Declining reserves; Fiscal deficit of 3% from 2008 - 2012
Standby Arrangement (SBA)	Nov 24, 2008	Sep 30, 2011	7,235,900 – \$ 7.6 Billion	<ul style="list-style-type: none"> i) Removal of tax exemptions on the staple food items - sugar, edible oil etc ii) Levying 17% GST on the the food items iii) increasing the electricity and gas tariffs with levy on petroleum products 	Political turmoil; Twin deficits - Current and fiscal deficits

Pakistan has a long-standing relationship with IMF with a total of 23 lending arrangements till 2022 -tracing back to 1958 when it concluded its first Stand-By Arrangement followed by first structural adjustment loans introduced in 1988 under the framework of a Structural Adjustment Facility Commitment. This phase as part of the conditionalities faced privatization of the first batch of state assets, deregulation of businesses and industries as well as retrenchment of the public expenditure on social programmes (Anwar 1996). Since the inception of BISP in 2008, Pakistan had entered into three major agreements with the IMF (Table 2) and alludes to the preconditions of fiscal consolidation which have been in effect. It is evident that Pakistan had resorted to IMF during these periods owing to economic crisis of Balance of payment deficit, fiscal deficits and war on terror. The loan taken in 2019 had both political and economic pressures as the government was ousted before completing the usual term. The political unrest combined with the highest balance of payment deficit led to IMF’s bailout loan (Ministry of Finance 2020).

The key conditions have shown regressivity in nature which comes in fact with targeting social security programs and the reduction of ‘untargeted subsidies’ referred to as the removal of fuel and electricity subsidies further adding to the rise in cost of living with increase in food inflation and rise in electricity prices, deepening the gender inequalities (Bretton Woods Project 2021). It is to no surprise why Pakistan did not immediately implement the tariff adjustments on electricity because of the excessive pressure on the low-income households due to which the second review was postponed until late 2020s (Ministry of Finance 2020).

Figure 2. Composition of Total Public Debt (2008 – 2020) – LCU (Rs.)



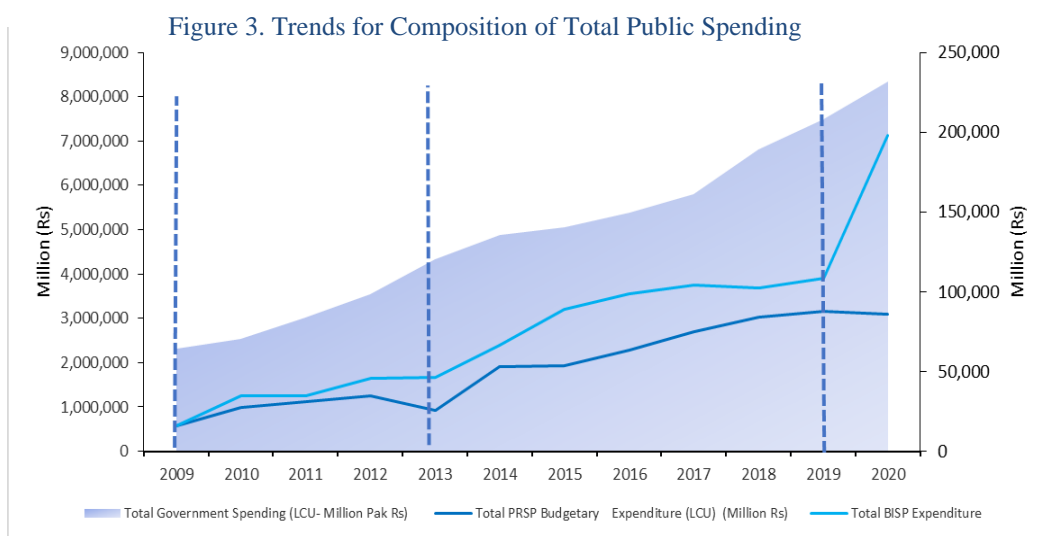
Source: Ministry of Finance (2020), Authors’ own representation

Figure 2 shows the composition of the external debt and IMF loans in the total public debt portfolio. This highlights the significant share the external debts have in constraining state sovereignty, promoting financialization and influencing structural adjustments in the economy through fiscal consolidation. External debt is approximately 30% share of GDP which has increased by 33% over the last 12 years. While IMF loans accounts for a 3% share of GDP.

This is also indicative of total public debt rising despite the austerity measures implemented. In fact, Pakistan per person debt had nearly risen to 46% by 2021 over the years equivalent to R175,000 ~ 875 Euros per capita (The Express Tribune 2022). Moreover, the share of IMF loans in external debt accounts 9.25% and had grown by 150% since 2008 (Ministry of Finance 2020).

In retrospect, we now delve into how public expenditure has responded to conditionalities imposed (figure 3). The trend shows that total government spending has been growing since 2008 and on average it is 13% of GDP lower than the external debt share while social sector spending

(represented by PRSP – Poverty Reduction Support Program)⁴ is 7% of GDP. BISP accounts on average 3% of PRSP spending which is greater than the spending on other social safety nets (Mumtaz and Whiteford 2017). The trend in figure 6. indicate that holistically although social sector spending (PRSP) has improved in Pakistan with increased initiatives in health, social safety nets and education sector over the years, the decline between period prior to 2013 was owing to mini budgets that paved way for cuts in public infrastructure (roads, railways, and bridges), education and health and in all the other segments except for subsidies and BISP program. It was also in tandem with the commitment under ‘review arrangements’ by IMF to “target a reduction in the budget deficit to more sustainable levels” for the phase between 2009 – 2011 (IMF 2010). In 2010, Pakistan specifically reported in the third review under the Stand-By arrangement of the actual spending curtailed for BISP by 36% less than the projected (IMF 2010)⁵.



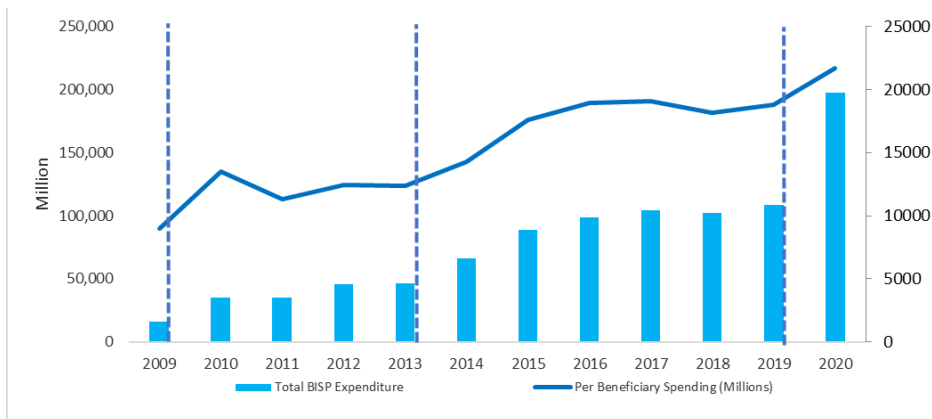
Source: Ministry of Finance (2020); Authors’ own elaboration

⁴ PRSP includes Roads, Highways and Bridges; Environment/Water Supply and Sanitation; Education; Health; Population Planning; Social Security and welfare which includes the expenditure of BISP, SDGs and PBM; Natural Calamities/Other Disasters; Agriculture; Land Reclamation; Rural Development; Subsidies; Low-cost housing; Just Administration; Law and Order

⁵ <https://www.imf.org/en/News/Articles/2015/09/14/01/49/pr10198>

Nasim (2014) mentions that between 2008 and 2012, the increase in price index had also eroded the real value of cash transfers and therefore the grants disbursed to beneficiaries were reduced by 51% in July 2013. This is reflected in figure 4., as well in which per beneficiary spending had remained anemic for BISP and the number of beneficiaries has also grown only marginally. However, in 2014, as cited, out of 5.1 billion dollars - 1083\$ million was attributed to the budgetary support by IMF for social sector spending and better targeting of social safety nets (Ministry of Finance 2014)⁶. Thus, we can see a growing trend in both PRSP and BISP which declined marginally for PRSP afterwards. In contrast, the expenditure on BISP continued growing with an increase in amount of cash transfers and adding more beneficiaries until 2018. Between 2015 – 2019, the inflation rate had risen from 3% to 11%. It is reported that over the period, in order to meet IMF’s targeting social safety conditions, the expenditure has been allocated towards modifying payment mechanism for the beneficiaries which included introduction debit cards, smart cards, and implementation of phone-to-phone banking by distributing free mobile phones and sims to beneficiaries (Ministry of Finance 2014/2019).By 2020, the budget for BISP increased by 76% with an initiation of a new program ‘Ehsaas Program’ that was aimed at the inclusion of 3 million more women and the pandemic provided an exception to the composition overall.

Figure 4 Benazir Income Support Program - No. of Beneficiaries and Per Beneficiary Spending (2009 – 2020)



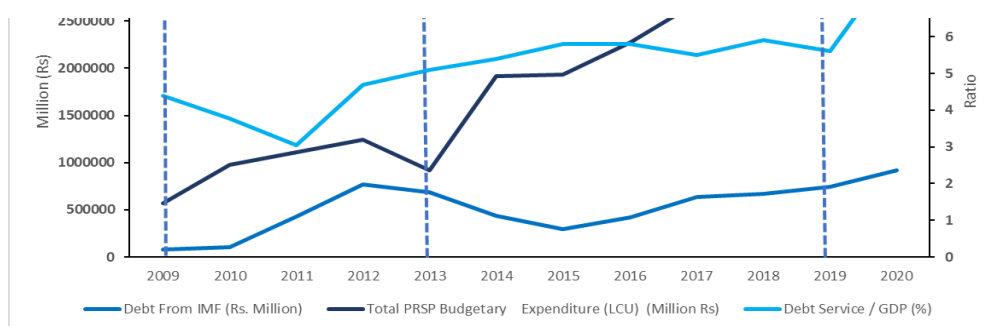
Source: Ministry of Finance (2020), Authors’ own elaboration

Provided that, although we observe that there has been a marginal increase in PRSP budgetary expenditure in growth terms over the years with a sharp decline in 2013 owing to the budget cuts, figure 5 further adds depth to this analysis. Considering that as the public debt increases, the available

⁶ https://www.finance.gov.pk/survey/chapters_14/09_Public_Debt.pdf

government resources are allocated for servicing the debt (Geoghegan and Fois 2021). Consequently, the fiscal space is contracted which includes reduction in public expenditure. Thus, some corroboration can be seen through parallel trends in debt servicing and PRSP spending. IMF loan repayments constituted approximately 40% of debt servicing between 2011 – 2015 thus in tandem a decreasing trend could be seen in PRSP spending (Ministry of Finance 2019)⁷. While, in the period after 2016, the repayments share had been less than 20%, hence showing an upward trend in the total PRSP spending. With that said, we can see some effects of conditionalities and commitment to meeting IMF’s targets through the trend.

Figure 5. Trend in Debt from IMF, PDSP Budgetary Expenditure and Debt Servicing to GDP ratio



Source: Ministry of Finance (2020), Authors’ own elaboration

The case of Pakistan resonates with the the political upheavels have been very much associated with IMF’s assistance. The elections have been a precursor for the loans approval hence making the frequent changes in the government leadership owing to ‘economic mismanagement’ and leading to the new agreements with IMF. According to Ishrat Iqbal, the former governor of State Bank of Pakistan, there have been instrumental underlying reasonings bolstering the government approaches for IMF assistance and their acceptance towards the conditionalities. It includes short term measure to buy time rather than to fix the structural and institutional inequalities; poor governance; securing the chance to access funds from other international financial institutions and donors; resolving the balance of payment deficits and to get debt relief and rescheduling; and perhaps the major motive being injection of short-term liquidity (Shekhawat 2022). In terms of fiscal composition, the evidence suggests that there has been a mix of both tax-based adjustments and

⁷ https://www.finance.gov.pk/survey/chapters_19/9-Public%20Debt.pdf

expenditure-based adjustments as part of conditionalities. At this point, our assertions point out, that in case of Pakistan, IMF conditionalities and meeting their targets had an impact on social spending through debt servicing while targeting and inflation rates had impacted BISP's coverage and transfer value.

4.2. Bolsa Familia Program (BFP) and Austerity Policies in Brazil

The unconditional cash transfer program Bolsa Familia was established in 2003 by the former government led by President Lula da Silva. The conditionalities attached to the transfers include school attendance for teenagers, immunization of children, prenatal monitoring for pregnant women and remedial education for children (CPI 2019). It recorded growth in the number of families covered in the first three years of its implementation, from 3.6 million families in 2003 to 11 million in 2007. The significance of this program is substantiated by the concentration index⁸ which has estimated efficient targeting at the vulnerable population making it 8 times more efficient than the other cash transfer programs (Centro de Políticas Sociais 2020). At the onset of the pandemic in April 2020, Bolsa Familia had an increase in per capita transfer with the disbursement of additional five installments of R\$600, approximately \$121.21 in 2022 (Gentilini et al. 2020).

The timeline of the fiscal adjustment program in Brazil traces back to the adoption of the Fiscal Stabilization program in 1998. The IMF agreement signed in this year aimed at increasing the budget surplus of federal and subnational entities and restructure the public debt by adjusting the budget process. This induced significant changes in the administration and social security rules. Later, in 2000, the fiscal responsibility law consolidated the use of fiscal targets, spending and debt limits. In particular, it imposed that, for new expenditures to be created, governments should reduce other expenditures or introduce additional sources of revenues (Bonomo et al. 2020).

This timeline provides the context that had constrained the fiscal variables which are based on the Golden rule, primary target balance and the expenditure ceiling as highlighted in table 1. Both the Golden Rule established and the expenditure ceiling (Constitutional Amendment 95) of 2016 express stringent forms of austerity. The Golden Rule prevents the government from going into debt to finance the current expenses for social security and assistance benefits. Meanwhile, the CA-95 acts

⁸ An indicator that reveals how well targeted the program is and if it covers the poorest citizens then the value goes to -1 and for BPF it was considered to be -0.6408 in 2018. It is defined as $C = 2 \mu_{cov}(h,r)$ r is the fractional rank of the individual i in the living standards distribution and h is the health sector variable.

as a constitutional provision limiting federal expenditures, fixed at the level of 2016 to be adjusted every year by the inflation rate only, except for interest payments on the public debt (INESC 2017). This was endorsed by IMF and World Bank to ‘support the implementation of the expenditure rule’ (Opendemocracy 2019). The 2016 spending ceiling would decrease the government’s primary expenditure as a percentage of GDP by estimated 20% until 2036 (Donald and Lusiani 2017). The amendment capped public spending on healthcare, social security, and investments. The justification for the imposition of the cap was to circumvent deep cuts in the budgets (Washington Post 2016) when in actual the cuts were imposed. Moreover, this rule inhibits the creation of new mandatory spending items and social protection programs. It was only the case of the Covid-19 crisis that Congress approved a one-time additional expenditure to contain the health and economic impacts (Bonomo et al. 2020).

Table 3. Fiscal Rules

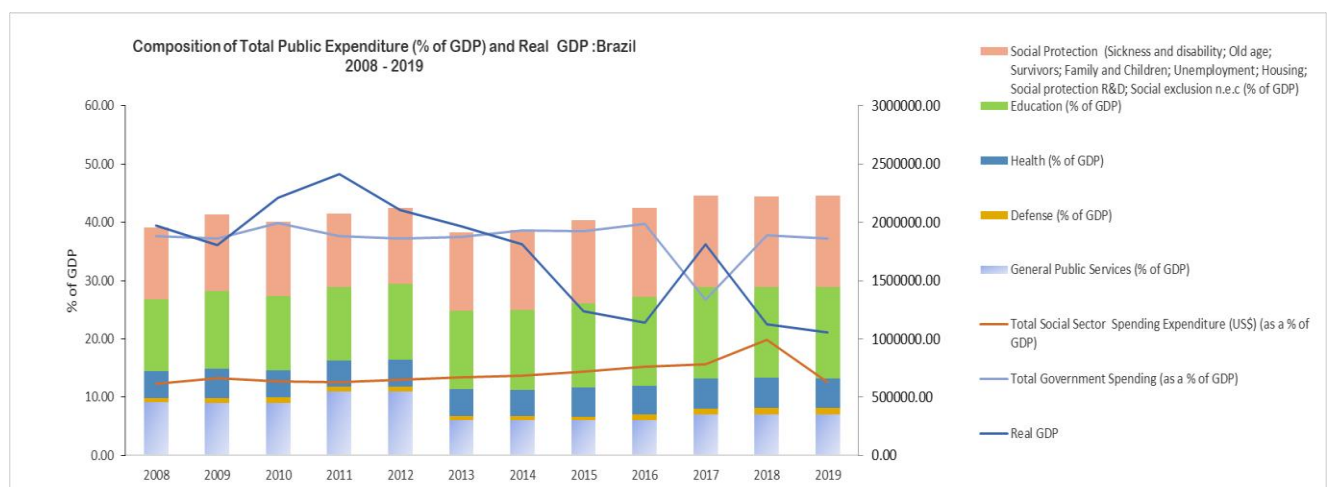
Fiscal Rules	Constraints
<p style="text-align: center;">Golden Rule</p>	<p>- Based on Incise III of Article 167: “Credit operations cannot exceed capital spending” allowing for the new debt to finance only investment and protect the public investment</p>
	<p>- The violation of these limits would require the congress for an authorization of the supplementary credit or else that can result in the impeachment of the president.</p>
<p style="text-align: center;">Primary Target Balance</p>	<p>- Not binding for the year and is defined for the primary balance in nominal currency terms making it binding for the first year and the targets to be followed the following year</p>
<p style="text-align: center;">Expenditure Ceiling</p>	<p>- The rule sets ceilings based on the federal government’s 2016 actual primary expenditure: so nominal expenditures can grow thereafter in line with inflation which is calculated as the 12-month inflation rate observed in the period ending in June for the year prior to the budget year. – This rule would apply to all three branches of federal government which would include ‘executive, the legislative and the judicial’</p>
	<p>- This rule also safeguards against the non-compliance which prohibits mandatory spending increases above the inflation, preventing the creation of new mandatory spending items (salary increases and new hiring, prohibiting measures that expand credit lines, social protection programs and tax expenditures) – must have a separate paragraph</p>

Source: Bonomo et al (2020), Author’s elaboration

There are two periods which can be specifically focused on in regard to austerity, 2011-2014 (under President Dilma Rouseff’s regime) and 2015–2019 (which follows Michel Temer and Jair Bolsonaro’s regime),

Figure 6. shows that Brazil’s total public expenditure ranged between 30 – 40% of the GDP categorizing it as a country in group B according to ECLAC’s classification (Martínez et al. 2019) while social sector spending accounts for 13% of GDP (ECLAC 2019) . Between 2011 – 2014, under Dilma Rousseff’s presidency the cutting of unemployment benefits, rise in taxation, and postponement of major government housing initiatives had led to an overall decline in total government spending as shown in Figure 6 decreasing on average by 23%. During this time period, the interest rates were at their highest, with decreased private investment and domestic consumption amidst an inflationary bout (Lavinias 2017). This is also reflected in the Real GDP trend. Hence, a procyclical approach was opted by the government The budget tampering was one of the reasons which led to the impeachment of Dilma Rousseff and paved the way for an economic turmoil in Brazil in 2015. INESC (2020), highlighted that between 2015 – 2020, actual public expenditure fell short of targeted expenditures. Therefore, this pattern shows rather half of the picture when analyzed with respect to GDP. Table (2) further shows the differentials between the actual and targeted expenditure in social spending.

Figure 6. Major Composition of Total Public Expenditure (% of GDP): Brazil (2003 – 2019)



Source: ECLAC (2019), World Bank Indicators, IBGE (2020) , Author’s representation

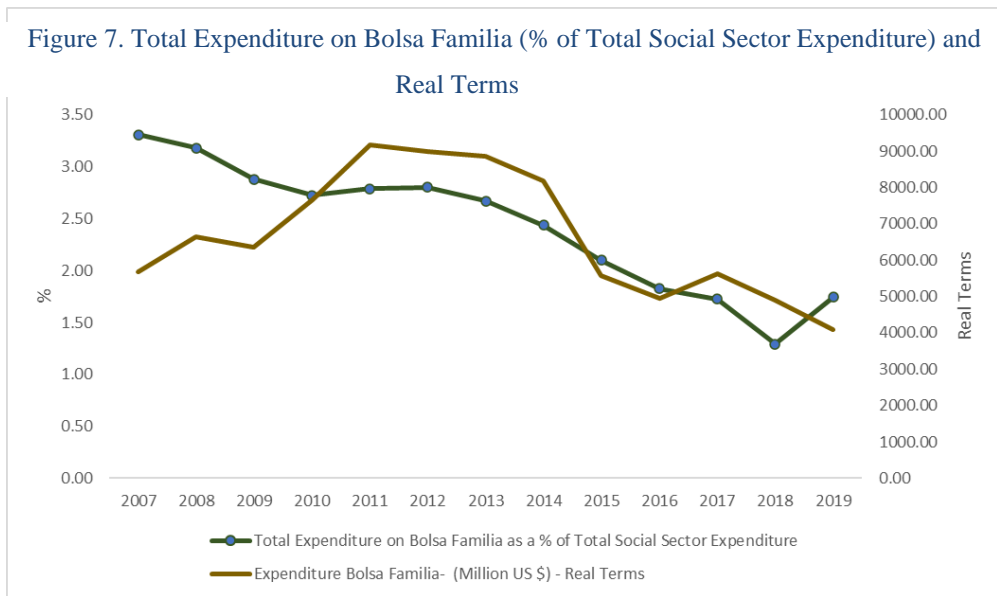
Table 4. Differentials between Targeted and Actual Budget

Health					
	2012	2014	2016	2019	
Targeted	138.13	138.99	131.22	131.96	
Actual	117.96	126.32	123.3	127.8	
Diff	20.17	12.67	7.92	4.16	11.23
Education					
Targeted	129.69	141.46	128.46	123.57	
Actual	102.37	126.96	127.99	106.93	
Diff	27.32	14.5	0.47	16.64	14.7325
Youth and Adult Budget					
Targeted	1.332	0.64	0.18	0.3	
Actual	1.17	0.52	0.11	0.02	
Diff	0.162	0.12	0.07	0.28	0.158
Child and Adolescent					
Targeted	0.73	0.22	0.9	0.686	
Actual	0.503	0.145	0.51	0.463	
Diff	0.227	0.075	0.39	0.223	0.22875
Policies for Women:Autonomy and gender-based violence					
Targeted	156.63	273.33	302.74	293	
Actual	32.64	184.83	94.84	46.22	
Diff	123.99	88.5	207.9	246.78	166.7925

Source: INESC (2020), Author's representation

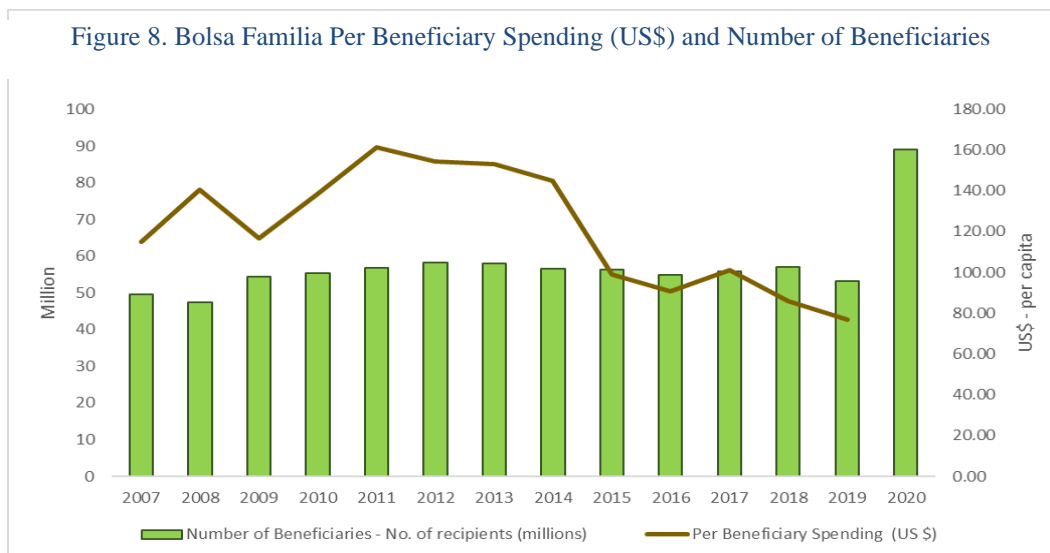
In table 4, the budget underscores the budget losses in terms of federal spending which have been much more profound from 2016-2019 specifically for the gender-based violence policies, health sector expenditure, and education. It also exhibits the decrease in targeted budgets for all of these sectors and with actual spending the effect of the capping becomes evident.

Throughout the period from 2011 onwards, we can see a progressive reduction in expenditure for Bolsa Familia expenditure in real terms and as a percentage of social sector expenditure. Bolsa Familia accounts for approximately 3% of the share in social expenditures and 0.98% of GDP (figure 7). Between 2011 – 2014, the socioeconomic indicators had stagnated with inflationary spikes reflecting this in the stagnated trajectory for social sector spending (Lavina 2017). With that, de Souza (2019) highlighted that particularly from 2014–2017, there has been an 11% real-term reduction in the total social sector budget and for Bolsa Familia the variation was 15%. INESC (2020) also cites the significant budget cuts for the indigenous health sector, funding for food security for low-income mothers and adolescents in 2017, in addition to gender-based violence programs for women, which had a diminishing effect on the number of Bolsa Familia's beneficiaries.



Source: CEPAL (2019) , Author’s representation

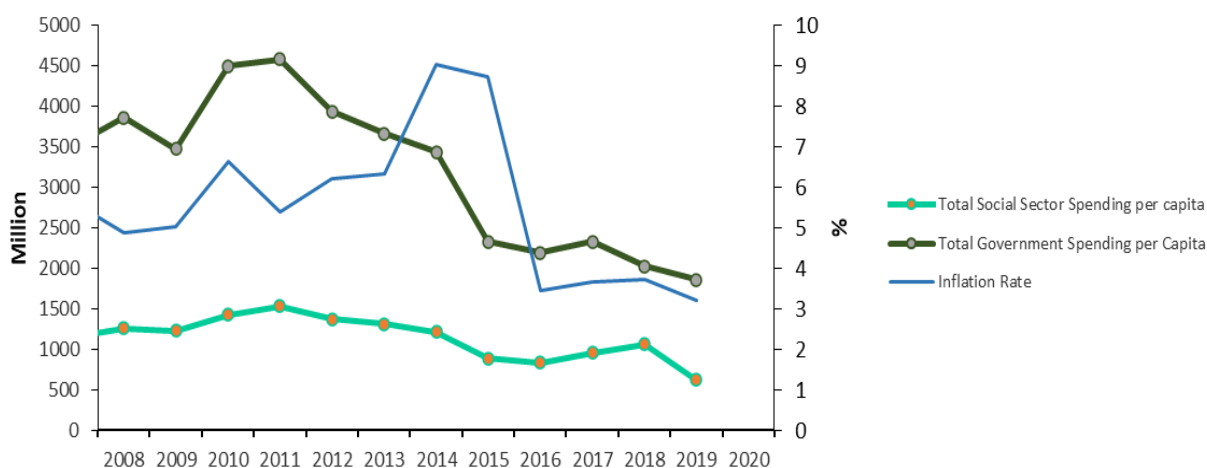
As a result of the fiscal rule adjustments, there has been a consistent decline in total expenditure for Bolsa Familia program in real terms. Concomitantly, Figure 8. depicts an oscillating yet decreasing trend in per beneficiary spending is observed since 2011 onwards that follows a plunge from 2017 onwards. This can be attributed to the real mean value and inflation rates which had resulted in a loss for the real mean benefit level in 2017. The number of individual beneficiaries have remained around 50 million, and an increase in number of families covered by the program have been the highest in 2012 with a simultaneous real mean benefit value that grew until 2011, in the period of elections after which it dropped by 18% between Dec 2014 and June 2016 owing to high inflation rates. Thus, the loss registered for the real mean benefit level in 2017 was adjusted in 2018 by taking the value from \$50 to \$54.2. This explains the trend in both per beneficiary spending and total expenditure for Bolsa Familia program. (Centro de Políticas Sociais 2020). Moreover, in net terms, there have been 1.1 million families that have been removed in 2019 creating an annual decline of 500,000 families who were eligible to be covered by the program. At the same time in 2019 under Bolsonaro’s administration, the reduction in Bolsa Familia expenditure had also kept many eligible families on waiting lines who were meant to be added as part of the quota system (de Oliveira and Alloatti 2021).



Source: CEPAL database (2019), Author's representation

The case of Brazil explains the attempts made by the government having significant changes in the public expenditure. Undeniably, Bolsa familia benefits accounted for a significant share of federal government spending. In average terms, the growth rates in Dilma period (2011 – 2014) fell by 3% while during the expenditure capping, it fell further to -0.7%. (Lavinias and Gentil 2020). At the same time progressive reduction of Bolsa Familia expenditure until 2016 declined more after which the government had tried to introduce aggressive fiscal austerity measures by freezing the federal spending for the next 20 years. However, the unprecedented pandemic introduced changes to the expenditure cap. Moreover, while Brazil could be seen as the country that had allocated more resources to the social issues, the political agendas have compromised the social welfare objective, and this could be construed through the evolution in total government and social protection spending per capita in figure 9. Notably, it could be seen that the economic, political, and institutional crisis endured by the country is reflected between the period 2012 – 2016. Moreover, during this time period, the inflationary pressures has also culminated and the increase in inflation rate has a mirrored trend in both the total government and social sector spending which explains the application of the fiscal rule i.e., allowing the public spending to rise with inflation rate.

Figure 9. Total Public Spending and Social Sector Spending (Per Capita): 2008 – 2019



Source: IBGE & IMF (2020), Authors' own representation

5. Gender-Sensitive Budget Assessment

5.1. Overview of Gender-Sensitive Budgeting in Pakistan

Pakistan's case foregrounds that the Ministry of Women and Development initiated GSB as a proposal underlying gender and poverty issues for IMF loans under the Poverty Reduction Growth Facility in 2001. Consequently, the gender budgeting initiative was introduced with changes in public resource management processes (Chakraborty 2014). It involved major stakeholders including the federal government, UNDP, and other bilateral agencies. The initiative was integrated into "Strengthening Poverty Reduction Strategy Monitoring" funded by UNDP from 2008 – 2012. Gender budgeting was later introduced in the 'medium-term output-based budgets'⁹ analyzing the public expenditure in pro-poor sectors encompassing the social sector – 'health, education, women development, population welfare, and labor' (Chakraborty 2014 p.39). Under this initiative, the first-time-use survey was also conducted by the Federal Bureau of Statistics (FBS) engaging 20,000 households and commissioning research to measure the value of unpaid work in Pakistan (Chakraborty 2014). It also led to the creation of sex-disaggregated data information as part of the Budget Call Circular (BCC) 2006 – 07¹⁰, which provided insights into the increasing women's

⁹ Also known as the medium-term budgetary framework – a form of budgeting that links budgets with policies having core emphasis on the impacts and outcomes of the policies.

¹⁰ The main purpose of the circular is to guide ministries and departments for devising the budget submissions which are negotiated by the Ministry of Finance Department before going to the Cabinet.

employment in the government alongside a reduction in the gender wage gap. In addition, the publicly funded daycare centers were established to abet women’s participation in paid activities (GRBI n.d.).

The second phase commenced in 2008 – 2012 and led to the strengthening of statistical reporting for the Millennium Development Goals (MDGs). It engaged participation at the national level across all ministries. Noteworthy, the gender-disaggregated analysis of the FY2015-16 for the IMF-supported economic program led to the contribution to the FY2016/17 budget. This budget focused on mitigating gender inequality gaps in the education sector coupled with improving workforce participation (Stotsky 2016). The critical key areas of priority and initiatives taken so far reflect the legal side and expenditure tracking in health, education, and population welfare. Some of the pro-poor sector objectives or priorities in line with MDGs are outlined in the table (5).

Table 5. GSB – Initiative and Priorities – Pakistan

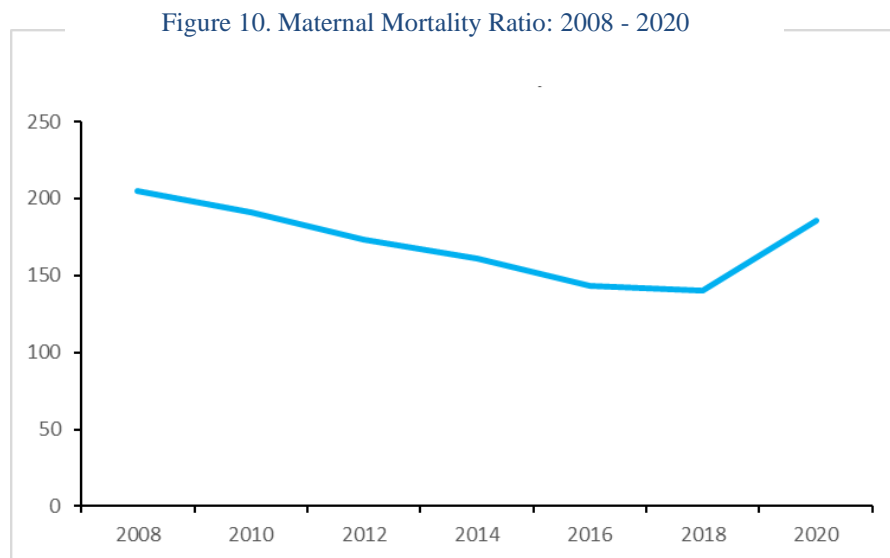
	Initiatives	Critical Priorities
Legal	Ratification of Convention: Elimination of All Forms of Discrimination Against Women (CEDAW)	
	Ratification of the Convention on the Rights of Child	
Expenditure Tracking	Medium Term Framework and Public Rural Support Program - alignment with MDGs	Eradication of Poverty and Hunger
		Achieving Universal Primary Education - Improving the ratio of literate females to males
		Reducing Child Mortality and increasing the proportion of fully immunized children
		Providing sustainable access to safe water and population with access to sanitation
	Budget Circular	Recognition of the unpaid care and domestic work and attaining the promotion of shared responsibility within home and family
	5-Year UNDP supported Gender Program	Enhancing political Participation , promoting Economic Opportunities and Facilitating Institutional reforms
	4 - Year ADB funded Gender Reform Action Program at the federal and provincial levels	Reforms in budgeting and Public Expenditure mechanisms; increasing and improving women's political participation
National Programme For Women's Political Participation	Achievement of Gender Equality, Health and Education Sector Reforms, incentive schemes for the enrollment of girls in schools and others being carried out with the collaboration of NGOs	

Source: GRBI (n.d.), Authors’ own elaboration

Although Table (5) refers to critical priority areas: enhancement of political participation for women, reducing gender inequality in school enrollment and improvement of literate females, improving public sector provision (safe water, sanitation), and eradication of poverty and hunger, the programs have been criticized for ignoring the role of socio-economic context (GRBI n.d.). Accordingly, the skewed power structures remain both at the core of problems and policy implementation. This is reflected through the centralized budgeting approach which includes multilateral and bilateral donors, the federal government, provincial government, and the Ministry of Finance majorly.

5.1.2 Women at risk

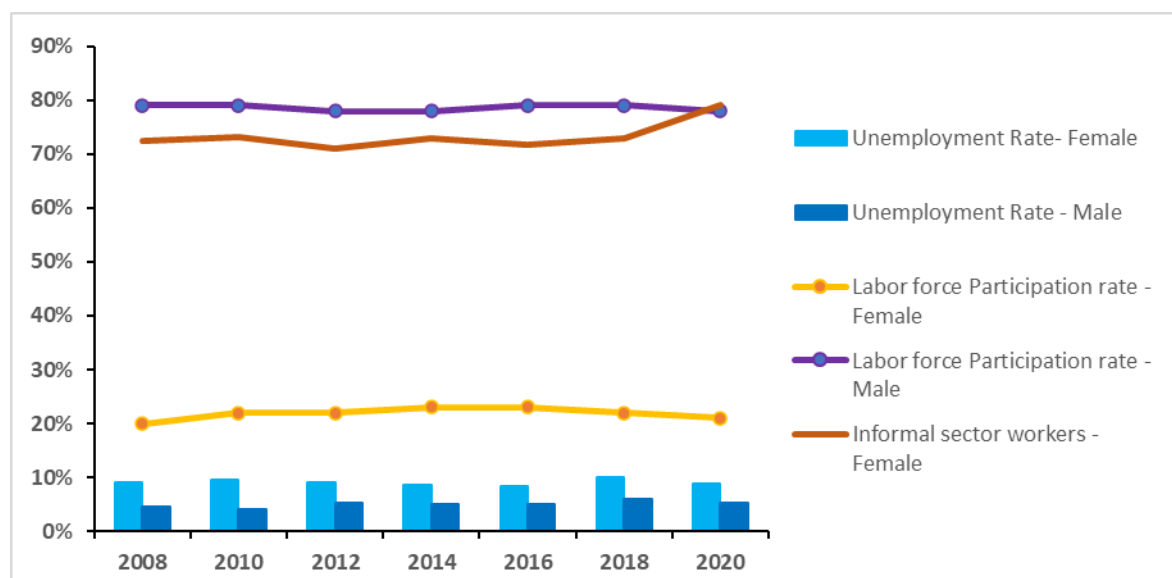
Women constitute almost half the population (49%) in Pakistan and are subjected to gender inequalities which makes them socially and economically more vulnerable. According to Global Gender Gap findings, Pakistan ranks third worst (153rd) in the list of countries while in 2020, the situation has marginally improved only by 2 places making it to the rank of 151. In terms of the GDI (Gender Development Indicator), showing the female HDI as a percentage of male HDI, Pakistan's rank of 154 makes it stand even worse than the region's average (Tribune 2022). This ranking evaluates the distribution between men and women in the spheres of economic and political participation of women, education, and health facilities (Global Gender Gap Report 2021). Gender-based violence in the country remains harrowing for the country with approximately 80% of the households bearing the brunt of physical and mental abuse at the hands of men (Niaz 2004). The sparsity of data makes this concern illicit while the culturally and structurally patriarchal society entrenches this abuse as social norms. However, reported figures by UNFPA (2017) partially shed light on them mentioning it to be at a rate of 32% amongst women. In Pakistan, the maternal mortality ratio (figure 10) has been declining over the course of period owing to improvements in health services in the last decade and utilization of prenatal care by women until 2018 after which the cases had hiked which can be seen in parallel with a decrease in PRSP spending by 6% (Ministry of Finance 2020).



Source: World Bank Indicators, Author's Representation

Furthermore, Pakistan's unemployment situation reflects the structural gender gap which has been a persistent hindrance in achieving gender equality. Despite being the fifth most populous country, the female employment rate had been stagnant at around 20% and in the urban areas it has hovered around 10% which is also the lowest in the world (World Bank Indicators 2020). Moreover, during the indicative time period unemployment amongst women has been higher than among men and after the imposition of conditionalities – safety net targeting, subsidy reduction, wage cuts, and consumption tax hikes, an increase in the unemployment rate specifically for women could be observed. In addition, informal sector accounts for seven-tenth of Pakistan's economy and approximately 78% of women are employed in the sector. Thus, demonstrating the vulnerable position of women having limited access to welfare services (ILO 2020). Besides, for every 1 hour spent by men, women have been reported to spend 11 hours doing the unpaid care work, or 18.8% of time spent by women doing the household work in comparison to 1.8% spent by men (UN Women 2020) which further results in time poverty restricting the entry into the labor market. Therefore, eliciting inadequate access to public provisions including-but-not-limiting an insufficient care facility, lack of access to electrification, improved water sources, or transportation.

Figure 11. Labor force Statistics - Gender-disaggregated (2008 - 2020)

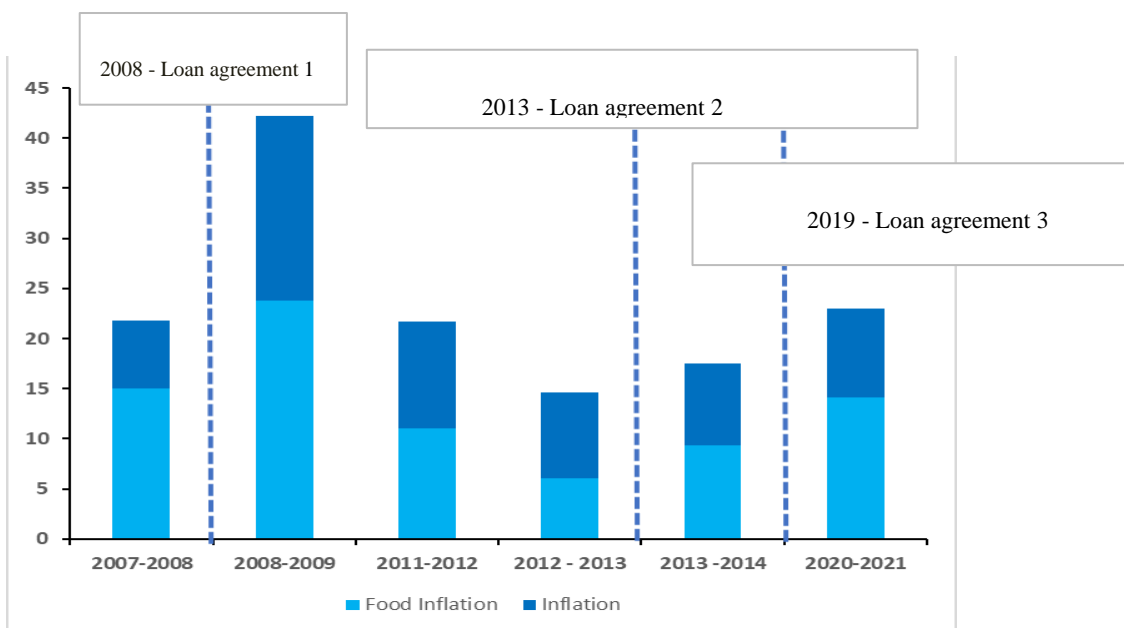


Source: Ministry of Finance, Author's own elaboration

The extra burden of unpaid care work and the spike in commodity prices particularly food and energy as a result of the fiscal contraction in the times of crisis is further likely to push more women into poverty and they bear the brunt of psychological stress for not being able to afford food, fuel and electricity (Muchhala et al. 2021). According to the latest statistics available (2018), 21.9% of the population lives under \$1.90 poverty which is equivalent to 45 million. And UNDP (2020) substantiates, that there were 118 women living in extreme poverty for every 100 men (aged 25 – 34) in Pakistan and the pandemic had further increased the poverty rate amongst women by 9.1% in 2020. Yet, being the net food and petrol importing country (FAO 2016), Pakistan has significantly suffered through the price hikes. Accordingly, the impact of fuel prices in combination with the removal of fuel subsidies and public expenditure cuts are translated into increases in food prices (Muchhala et al. 2021). Figure (12) represents how in times of crises and fiscal adjustments alongside IMF conditionalities had an accelerated impact on the prices of food items. The prices of staple food like wheat, cooking oil, sugar, and pulses have increased by over 15% on average during each period. The incidence of price increases has been higher in lower and middle-income households than in high-income households, while middle income households had felt a slightly higher incidence (Table 6). It has been cited according to 118 interviews conducted by Pakistani women's rights and social development organization of an increase in food prices and time poverty impacting their mobility, consumption/income patterns and diet plans – “being restricted to one meal a day”; “not ironing clothes because the iron consumes too much electricity”; “walking to my workplace (4 km) because the rickshaw (public transportation) charges too high” (Muchhala et al. 2021). Additionally, the female-headed households in Pakistan had increased from 7.1% to 10.7% by 2016 (World Bank 2020)

and with an average size of household to be 7, this further adds to their impoverishment due to low-income earning capacity situation.

Figure 12. Food and Non-Food Inflation



Source: Ministry of Finance (2020), Author's own Representation

Table 6. Commodity Price Increases

	Commodity Price Increases (%)								Inflation Incidence		
	Wheat	Rice	Cooking Oil	Sugar	Vegetables	Pulses	Kerosene	Gas/LPG	Lowest Quintile	Middle-Class Quintile	Highest Quintile
2018-2021	39	38	34	55	50	30		92	15	15.2	12
2012-2014	15.3	15.2	5.4	4.4	2.2	25	1.5	1.36	9.2	9.8	8.2
2007-2009	23.8	18.45	10.3	12.82	13.86	25.28	32.36	47.41	13.2	13.6	8.5

Source: Ministry of Finance (2020), Author's own Representation

In case of Pakistan, the structural gender inequalities remain persistent in terms of informal employment, gender employment gap, high unemployment rate, time poverty, health implications as well as income loss which remain vulnerable to the exposure of crises and austerity measures.

5.1.2. Benazir Income Support Program (BISP): Is it Gender-sensitive?

BISP is the largest flagship cash transfers program in Pakistan, and it accounts for 0.27% of the GDP share. Being an unconditional program¹¹, it serves women who are widowed, divorced and thus having dependents. Notably, the program was launched in 2008 in collaboration with the Planning Commission of Pakistan and the international financial and development agencies including the World Bank, UK Department for International Development (DFID), and ADB (Mumtaz and Whiteford 2017).

Historically, the primary objectives of the program were to alleviate the impacts of the financial, food and fuel crises that were prevalent after the 2008 financial crisis. In the long-term the program aimed at income distribution of the poor to lift the vulnerable households from chronic poverty and improve the income package. The secondary objectives include increasing investments in health and education (Iqbal et al. 2020; Mumtaz and Whiteford 2017).

Targeting and Benefit Incidence Analysis

The female family heads are the direct beneficiaries of the BISP cash transfer rather than the household. households can have more than one beneficiary per unit, having 1.11 beneficiaries on average per household (Cheema et al.2020). BISP underwent two major phases in its targeting strategies. The first one is exemplary of community-based targeting as the politicians and ministries have played an imperative role in the selection of the beneficiaries. At the nascent stage of the program between 2008 - 2011, owing to non-reliable data available for identifying the poor and vulnerable households, the parliamentarians were entrusted with the task of beneficiaries. They were given the task to recommend the eligible households. Additionally, the manual processing was part of this process according to which eligible beneficiaries (based on discretion of the community leaders) were given the forms collected through the National Database and Registration Authority (NADRA). Out of the 4.2 million families who applied, only 2.2 million families were selected. This phase was considered to be decentralized but hierarchal at the same time. There were three tiers of verification for the poverty status of the BISP applicants: the first tier had politicians disseminating forms through their party office and political activist; the second tier comprised sub-districts and union councils geographically restricted to 2-3 localities and forms were distributed on the knowledge

¹¹ For this research we will focus on the unconditional cash transfer program only as it is the ‘flagship initiative’ and the bulk of BISP expenditure is in the form of unconditional. The program have some other components attached which are extensions of the program and are in kind-transfers like ‘Waseela Taleem’ that rewards enrolment.

of political workers; the third tier had engagement from NADRA (National Database and Registration Authority) which had established a registry and the selection of the beneficiaries was based on the criteria based on income threshold (less than Rs 6000 ~ \$75¹²), having CNIC (National Identification Number), widowed or divorced without having a male member in the family (Saleem 2019).

The second phase started in 2012 and it switched to the Proxy means testing which was based on Poverty Score Card (PSC) targeting in collaboration with the World Bank. This was formally included in the conditionality associated with the 2009 IMF loan as a strategy to “strengthen the social safety nets” (IMF 2010). Based on a census which was based on 23 variables having socioeconomic and demographic characteristics of the households, it included information on the assets, housing type, educational status of the children, livestock ownership etc. The poverty score is based on the characteristics which would be used to identify poor households. The census was conducted in 3 out of 5 provinces of the country and importantly the cut-off line was calculated to be 16.17 which was based on available ‘fiscal space and not poverty line’ (Ministry of Finance 2013)¹³. The census¹⁴ had reached out to 27 million households in total, out of which 7 million were considered to be eligible, and the coverage had increased from 13.6% to 33.7% by 2020. Moreover, the BISP’s poverty scorecard has also been expanded to other programs and importantly, its list is used to reach out to the poorer and vulnerable households in times of providing aid in case of natural calamities (Saleem 2019).

At this point, some derivations need to be made to put in align with the benefit incidence analysis and see the distributional impact of these cash transfers. Firstly, BISP has an international donor financing base which amasses 32% of total financial expenditure instrumental in program coverage (Mumtaz and Whiteford 2020). In 2014, IMF had provided 2% of the loan for the budgetary support of BISP. Therefore, the continuous efforts of targeting and expansion of coverage remain crucial to meet the budgetary targets of the program and also to meet the conditions for further tranches to be received as disbursements from IMF. Secondly, the switching from the community targeting approach to the means-tested approach still has biases attached to it. The fact the PMT score cut-off remained unchanged for over a period of 8 years as of 2021 and the cutoff at 16.17 has been held lower to only cater to the poor and ultra-poor beneficiaries. This also has a tendency for leakages

¹² Based on 2008 exchange rate

¹³ https://www.finance.gov.pk/survey_1314.html

¹⁴ There has been only one census conducted out as of now and the second one will be completed by 2022 but the initiation phase started in June 2016.

or exclusion errors because of limited coverage where a large segment of the population is vulnerable to other conditionalities. This can be seen in targeting methods of both phases 1 and 2 where the coverage has increased marginally by less than 0.5%. It is further bolstered by the fact that at the poverty line of \$5.5, 75% of the population is likely to fall into poverty relative to 22.7% living at \$1.95 in 2019 (Ministry of Finance 2020).

In light of benefit incidence analysis as represented by Table (7), household surveys show that firstly, the distribution in phase 1 (2008- 2011) for the top 3 low-income groups (Q1-Q3:poor, ultra-poor and vulnerable) accounted for 77%. In phase II (2012 – 2019), the distribution of the poorer households decreased marginally from 76% to 68%. Notably, in 2019, the government had also excluded 0.8 million of ineligible beneficiaries amongst the low-income groups and included 0.7 more eligible beneficiaries in 2020. However, based on these statistics, it can be asserted that the distribution of household coverage had expanded to other groups, mainly lower middle-income quintile (Q4)¹⁵. Secondly, the odds ratio shows that the tendency of other groups to receive the benefit has also marginally tilted from the extremely poor to the richest poor based on the monthly expenditure per capita. The total benefits per month to be received are given in column 8 of Table (7) however, the empirical evidence shows that the installment of payments is disbursed according to average per capita household consumption so not all the quintiles would receive installments of the same amount and the installment times also differ according to different quintiles affecting their consumption.

¹⁵ According to PRSP poverty classifications – defined as 100% to 125% of the poverty line (BISP 2011)

Table 7: Benefit Incidence Analysis - BISP

Year	Income Quintiles	Average Incidence	Year	Quintiles	Real Per adult equivalent monthly consumption exp (PKR)	Actual Benefit Amount (PKR)	Total Benefits - per month (PKR)	Odds Ratio
2011	Q1	24	2011	Q1 - (8.85)	1601.47	140.92936	1000	0.14092936 0.1250184
	Q2	30		Q5 - (6%)	2083.64	125.0184		
	Q3	23						
	Q4	22						
	Q5	1						
2013	Q1	18	2013	Q1 - (8.85)	1702	149.776	1000	0.149776 0.144
	Q2	35		Q5 - (6%)	2400	144		
	Q3	23						
	Q4	22						
	Q5	2						
2014	Q1	12	2014	Q1 - (8.85)	1971	173.448	1200	0.14454 0.17685
	Q2	23		Q5 - (6%)	3537	212.22		
	Q3	27						
	Q4	34						
	Q5	5						
2016	Q1	11	2016	Q1 - (8.85)	2294	201.872	1567	0.128827058 0.155532865
	Q2	28		Q5 - (6%)	4062	243.72		
	Q3	28						
	Q4	30						
	Q5	3						
2019	Q1	20	2019	Q1 - (8.85)	2680	235.84	1611	0.146393544 0.176834264
	Q2	18		Q5 - (6%)	4748	284.88		
	Q3	30						
	Q4	29						
	Q5	3						

Source: BISP evaluation assessment reports (2011 – 2019); Authors’ estimations

Note: Q1 – Extremely Poor: 50% of the poverty line or less

Q2 – Ultra poor: 50% - 75% of the poverty line

Q3 – Poor: 75% and 100% of the poverty

Q4 – Vulnerable: 100% and 125% of the poverty line

Q5 – Quasi non-poor: between 125% and 200% of the poverty line

Share of Actual benefit amount is calculated based on the average figure of how much Q1 and Q5 receive in terms of % defined in brackets for Quintiles – Q1 – 8.85% and Q5 - 6%. (Cheema et al.

2020;).

Soft Conditionality:

One indirect conditionality attached to BISP's UCT program is part of its eligibility criteria which is to have a CNIC number that makes the beneficiaries binding for receiving the benefit. During the first period of the program between 2008 – 2011, Leary et al. (2011) had pointed that one of the key constraints during this time was the high proportions of otherwise eligible women who were not receiving the BISP transfer because of a non-possession of a valid CNIC and the contributing reason for it was low literacy and information asymmetry, especially amongst the potential rural women beneficiaries. In view of the targeting mechanism, at tier 3 final validation of beneficiaries was conducted by NADRA which made the eligibility criteria mandatory upon the CNIC card. In a positive light, this encouraged women to obtain birth registration certificates and CNIC which allowed them to receive the benefits and access to other public services like access to property rights, participation in elections, reduction in casual/seasonal labor, increase in ownership, receiving postal order, the opening of bank accounts and use of ATMs, thus giving them the entitlement of citizenship (Saleem 2019). However, in terms of financial inclusion, to what extent does that remain sustainable has remained skeptical but the increase in the number of BISP beneficiaries means a positive effect on women who require having this card to have both decent work and gain access to social services.

Transfers/Disbursements:

BISP payments are likely to be paid in quarterly transfers in an annual cycle and this is reflected in column 2 of table (8). The transfer value amount indicative of column 2 and 3 shows the same value during phase 1 of the community targeting method while for proxy means testing phase 2, the benefit size had increased in value. The ratio 1,2,3,5 explains the ratio for the quintiles (extremely poor, poor, ultra poor and quasi poor) to be less than 1 and thus shows the value to be inadequate to meet the basic average consumption or every day needs for the beneficiary and her household. This is further highlighted in light of inflationary pressures that have been built as part of IMF loan bailout packages and the economic and political crises. The removal of 'untargeted subsidies' through the removal of fuel subsidies and electricity tariffs adds up to the food inflation where the bottom 60% of the population is likely to spend at least 50% of the share of their income (Ministry of Finance 2020). The survey reports further

advances on it and suggests doubling the quarterly value of the transfer (Cheema et al. 2020). In line, the average growth rates further accentuate consumption expenditure to be growing faster in tandem with inflation than the BISP transfer value. Moreover, the contribution of the share of these transfers to the consumption expenditure of households remains less than 20% which is a threshold discussed by Davies and Handa (2015) in (Cheema et al. 2020). They had cited the similar poverty unconditional transfers to be greater than 20% for it to have a transformative trickle-down effect, and this is shown through the adequacy ratio for BISP to have a smaller transfer size relative to per adult equivalent consumption expenditure. The benchmark given by the World Bank was to also eliminate the poverty gap and food poverty gap and the program was originally designed to equate to 20% of the average consumption expenditure of the household but it has been 8.8% for the bottom 20% while 6 % for the top 20% amongst the BISP beneficiaries (Cheema et al. 2020).

Table 8. Benefit Adequacy Ratio - BISP

Benefit Adequacy Ratio										
Year	Quarterly Payments	Benefit Amount/month	Average per capita monthly consumption				Ratio 1	Ratio 2	Ratio 3	Ratio 5
			Q1	Q2	Q3	Q5				
2009	3000	1000	1428	1970	2468	2083.64	0.70028	0.507614	0.405186	0.479929
2011	3000	1000	1970	2219	2793	2400	0.507614	0.450653	0.358038	0.416667
2013	3600	1200	1972	2769	3527	3537	0.608519	0.433369	0.340232	0.339271
2016	4700	1567	2294	3173	4062	4062	0.683086	0.493854	0.385771	0.385771
2019	4771	1,611	2680	3733	4748	4748	0.601119	0.431556	0.339301	0.339301
Average Growth Rates	59%	61%	88%	89%	92%	128%	-14%	-15%	-16%	-29%

Source: BISP evaluation assessment reports (2011 – 2019); Authors' estimations

Note: Q1 – Extremely Poor: 50% of the poverty line or less

Q2 – Ultra poor: 50% - 75% of the poverty line

Q3 – Poor: 75% and 100% of the poverty

Q5 – Quasi non-poor: between 125% and 200% of the poverty line

Ratio 1- For Q1, Ratio 2 – For Q 2, Ratio 3 – For Q3, Ratio 5 – For Q5

Another point of concern associated with BISP payments is the pay date. The BISP survey reports have underlined evidence from the interviews conducted with beneficiaries who pointed out the concern of receiving irregular payments within different quintiles and receiving

on average 3 installments for quarterly payments. This is likely to have an income distribution effect and consumption pattern of the households considering that if on average there are more than 1 beneficiary of the household (1.11) and having an average of household size of ~ 6 in the bottom 40% of the households is certainly likely to impact their expenditure on healthcare, education clothing, fuel, food or savings (Cheema et al. 2020). The irregularity of the payments has also been mentioned in the IMF review agreements of Pakistan had mentioned the BISP projected spending was not met by the end of 2019 owing to technical constraints as BISP beneficiaries needed time to be enrolled in the new bank accounts. This has resulted in a shortfall of budgetary allocation as the full amount of transfers was not rolled out by the government (IMF 2019)¹⁶.

Payment Procedures:

The BISP distribution mechanism has undergone various transitions. During the incipient stages, BISP funds were distributed through the postal service at the doorstep of the beneficiaries. In this process, local shopkeepers were engaged to act as the local postmen but no other intermediaries including the parliamentarians, or the program managers were involved particularly in having control over the funds distributed. The funds would be sent from Treasury to the post office which would then be delivered by the postmen in return for a signature or a stamp (Saleem 2019). In this process, the major drawback was in terms of embezzlement by pocketing the amount pretending to the beneficiaries of the amount not being transferred. It was after these complaints that the government switched to a Smart Card payment mechanism in 2010 allowing the beneficiaries to collect the payment from different franchises by showing the CNIC. Following, mobile banking was introduced in the same year where beneficiaries were provided with a mobile set and a SIM card to receive an Interactive Voice Response service which would notify the payment to be collected from the franchise using the CNIC. Following, another recent major shift introduced was the use of Benazir Debit Cards (BDC) through which women can withdraw their payment instalments through ATM (Mumtaz and Whiteford 2020).

¹⁶ <https://www.finance.gov.pk/imf.html>

The changes in these mechanisms had imposed serious concerns broaching the user costs related to these payment mechanisms. (Cheema et al. 2020) reveals that the follow-up survey between 2011 and 2019 has mentioned the cost of collecting these transfers in both monetary and time terms. In simpler words, the cost beneficiaries had to pay for the time taken to travel to collect, the average time at the pay point (retail agents of the partner banks, bank branches, or partner mobile phone companies of the banks), and those who have to make more than one trip to collect the money. Hence, the results showed that the direct cost in terms of making a trip costed at least 6% of the value of the quarterly payment transfer. For the beneficiaries who had to make multiple trips, the cost would be manifold and additionally, the reasoning for making multiple trips was owing to long queues, having no funds at the payment point or the payment point being closed (Cheema et al. 2015/2020). These concerns foreground the lack of administrative capacity as the size of the queues was related to the disconnection with the bank authorities or NADRA's database which would take time in identifying the payment values for the beneficiaries. Moreover, the traveling cost burden for the beneficiaries in rural areas was much higher because POS sites were distant. This would entail transportation costs and food costs if the distance was from a farther village to a city.

Impact Assessment on Gender Inequalities

The BISP being the largest cash transfers program had been promoted as contributing to increasing women's empowerment and reducing the feminization of poverty. In that light, it was seen as an anchor through inculcating agency amongst women by allowing them to make choices and actions which would give them access to social, human, economic and psychological (confidence and self-esteem) security (Mumtaz and Whiteford 2020).

The empirical findings had found mixed results through the Panel Impact analysis and cross-sectional impact analysis about BISP's impact on women empowerment. The women empowerment had taken the approaches of women's mobility i.e., intrahousehold decision making and political voice i.e., voting status. Through the impact evaluation survey results, the positive consequence had shown that women have increased their political voices having a positive significant effect of 6-10 percentage points and this majorly has been due to the increase in possession of women's CNIC cards which was a mandatory obligation for women to attain the benefits. Secondly, the women's decision-making had improved considerably because the beneficiaries were able to make decisions based on their financial autonomy and

having control over this benefit by being involved in major household decisions for instance buying food and making health visits or religious visits. Through the panel impact analysis, the beneficiaries had seen a considerable increase in having financial autonomy from 2013 to 2019. In other words, having more control over the benefits received. As well as the effects were more profound when received through biometric payments than received through debit cards. This could be explained through the agency effect owing to change in asset endowments as they are receiving the cash by themselves and using the opportunity to control the cash (Iqbal et al 2020; Cheema et al. 2020/2015; ;Leary et al. 2011).

However, in regard to women being less economically active and contributing to the active labor force participation as the effect of BISP transfers on women had found that women remain engaged in other forms of labor, especially unpaid family help and self employment (Cheema et al. 2020). Notably, the cost of payment collection had also resulted in increased time allocated by the beneficiaries to collect the payments from the pay points. Moreover, the major impact on poverty reduction has not been observed and captured through these surveys as the relative value of the transfer as a proportion of adult equivalent consumption expenditure had fallen by 25% between 2011 and 2019 according to the studies which have been limited in fostering gains for the beneficiary households (Cheema et al. 2020; Cheema et al. 2015; ;Leary et al. 2011). This is also bolstered by the results from the benefit incidence analysis and the benefit adequacy ratio reflecting the size of the benefit to be inadequate to show widespread welfare impacts. Although the government, after reaching an agreement with the IMF and announcing a change in fiscal policies, had announced an increase in transfer value, it had fallen short in delivering the core objectives of reducing the poverty gap and food insecurity. In that line, BISP's impact had reduced from the time period of the baseline survey (2011) to the latest one (2019) in providing child nutrition for children in the beneficiary households when on average women in beneficiary households had the occurrence of child wasting to be 21% and the stunting to be 44%. These rates are critically higher than the emergency threshold set by WHO (Cheema et al. 2020). The findings shed light on the decrease in the real value of transfers amidst the inflationary pressures. Importantly, domestic violence remained to be a harrowing problem as the study had found significant proportions of beneficiaries experiencing emotional and physical violence (Cheema et al. 2020/2015; Leary et al. 2011).

These findings indicate that the BISP had undergone various transitions in its design mechanisms which had impacted the findings over time. This relates to the transfer value

having a meagre effect on attenuating poverty amongst the beneficiaries or in reducing the nutritional deficiency amongst the children which are reflected in alarming findings as per the latest figures. Secondly, the payment mechanism allowing for an increased time for women in collecting the transfers remains to be a persistent concern over the period. It can be asserted from the findings that budgetary allocations and the conditionalities associated with the ‘targeting social safety nets’ approach and “removing untargeted subsidies” have shown impacts on the cash transfers’ design and its expected outcomes. Hence, in accordance with gender-sensitivity approach, just by identifying women as direct beneficiaries cannot be considered as a default mechanism to overcome gender inequalities. The public investments need to be redirected to overcome the issues which have these gender-oriented concerns attached like in case of Pakistan it had been the high transportation costs and traveling to long distances because of inadequate public infrastructure. Moreover, the time poverty owing to both paid and unpaid responsibilities are consequences attached to the regularity of payments and relative size of the transfer considering the size of the beneficiaries’ household.

5.2 Overview of Gender-Sensitive Budgeting in Brazil

The case of Brazil highlights the role of multiple actors and strategies in the country’s political context. It started with the establishment of the 1988 Constitution, also known as the “Citizen Constitution”, which had popular participation among its main principles. Therefore, the setting of municipal councils and popular councils was established focusing on the sectors of health and education. In the 1990s, there were approximately 10,000 citizens and 600 grassroots organizations that came together in assemblies of 16 city zones to vote on public expenditure which would allocate 31% of the budget for public services - water and sewage services to poor communities, transportation and environmental clean up (CEPAL 2019 p. 5). The initial phase of GSB was launched in 2001 through the efforts supported by the United Nations Development for Women (UNIFEM) and the Department for International Development (DFID) in the absence of the National Council for Women’s Rights ministerial status. Besides, the “Coordinating Committee for Women” was established to ensure women’s participation and gender equality agenda. In 2002, the Brazilian Budget Forum was launched to make the budgetary process more transparent and accountable while generating awareness of the budget itself. It helped Women’s organizations partake in the Forum’s directorate and

gain support for the demands of gender equality as a major dimension of their work (CEPAL 2019).

In Brazil, considering the policy choices to be made, the women's organizations decided to focus primarily on the programs related to health and domestic violence. The expenditure tracking of the related programs resulted in the development of a joint methodology for analyzing and redefining the existing monitoring tools. This was reflected in the Ministry of Health posting its budget execution on the website and advocacy work helped in promulgating several amendments to the Annual Budget Laws. Ensuing, in 2004 the active engagement of the policy dialogue with the key actors of the budget process was encouraged setting out the multi-stakeholder approach gathering members from Parliamentarians, government representatives, researchers, and civil society activists. This strengthened the cooperation of the Ministry of Planning with the Women's organizations in designing the budget process and requested the technical assistance to be provided by including gender and race dimensions in the social auditing part.

Thus, expenditure tracking on gender equality and dissemination of information had been Brazil's foremost GRB initiatives. As well, the inclusion of a participatory process was seen as a shift from the culture of 'clientelism' by enhancing the involvement of the women representing 30-50% belonging to the 34 – 60 age group. Most of the programs have involved multi-stakeholders, specifically the grassroots and community-level women organizations, in addition to the municipalities, banks, and ministries. However, UN Women (2019) quoted that the proportion of investment related to gender equality and empowerment of women remains less than 1% (UN Women 2019). Table (9) shows the gender budgeting efforts from 2011 to 2019 in the core priorities highlighting the expenditure side and legal side of GSB. This table represents the major critical areas that need attention to accelerate progress for women and girls:

- Expanding the coverage of the Bolsa Familia program and increasing the size of the transfers conditional to prenatal care of pregnant women, and promoting financial inclusion
- Countering domestic violence against women with a total of 13 initiatives already undertaken normatively and through projects implementation

- The universality of the healthcare to provide women and adolescents with care, and training processes through educational activities, reduction of maternal mortality rate
- Promoting health and disease prevention policies with a focus on adolescents and women particularly
- Promoting poor women's access to decent work, particularly the domestic and migrant workers
- Recognition of unpaid care and domestic work performed by girls, and promotion of shared responsibilities amongst the households

These critical areas hint toward the gender inequalities which have been the foremost part of structural vulnerabilities for the Brazilian economy.

Table 9. GSB – Initiative and Priorities – Brazil

Multi-year Program		No. of Targets	No. of initiatives	Critical Priorities
Legal	Policies for Women: Promoting equality and prevention of violence against women	8	13	Violence against women in Brazil
	Reformation of the Criminal code - classifying femicide as a form of qualified homicide			
	Amendment to the Maria de Penha Law - rigorous treatment of the aggressor and establishment of the new penal categories			
Approved Bill No. 5001/16 - systemize and make data available on all types of violence against women				
Enactment of Law 13.104 - Fact that the victim is a female - criminalizing crimes of sexual harassment				
CA - 72 and regulation by Complementary Law 150 of 2015 introduced as "Domestic Workers' PEC" equating the rights of women to that of other workers with 8-hours of working day			Redistribution of unpaid domestic work and promotion of promoting work-family reconciliation	
Ratification of ILO Convention 189 - Domestic workers have the same rights as other workers				
Law No. 13,798/2019 added to the Child and Adolescent Statute (Law 8.069/1990)			Instituting the National week of prevention of teenage pregnancy	
Expenditure Tracking	Superior Electoral Court (TSE) allocated 30% of the total amount received by the parties for the funding of female candidates's election campaigns (500 million Reais was allocated in 2018 election)			Increasing the number of women in elected mandates beyond the 30% quotas
	Gender and Race Pro-Equity Program implementation by the national secretariat for Women (SNPM)			Racial and gender gaps in remuneration, non-accessability to jobs and occupation of managerial position
	Women living without Violence' - a collaboration in partnership with 'Caixa Economica Federal'			Violence against women; Deprivation of public services in the areas of security, justice, health, psychosocial assistance, shelter, occupation, employment and income generation
	2016 - Establishment of the prenatal care of pregnant women of the registered families as a conditionality to receive the benefit - Instituted an extra bonus in			Focusing on the income distribution programs having a direct impact on women
	Launching the strategy titled - "Future in the Hand: Fixing the Financial Life" Internalization of the Brazil-Venezuela frontier - 'Operation Shelter' to provide migrant benefit from an expediated process			provision of social technologies, financial knowledge and planning of domestic budgets Providing access to social protection network for the migrant workers
	Implementation of Stork Network Agenda to Protect and Care for Adolescents' 2016 - Course on Integral Attention to Women's health was conducted online with an investment of R\$ 2,500,000.00 and trained health professionals			Universality of healthcare - the objective of reducing maternal mortality and improvement of health measures through the care network assuring the right to reproductive planning and individualized attention to pregnancy, and childbirth.
	Initiation of the process of awareness raising and guidelines definition			Helped to train and sensitize health managers and professionals to assist the victims of violence to fill out the notification forms
	An initiative led by PNAD to conduct studies on the collation of data by use of time			Recognition of the unpaid care and domestic work and attaining the promotion of shared responsibility within home and family

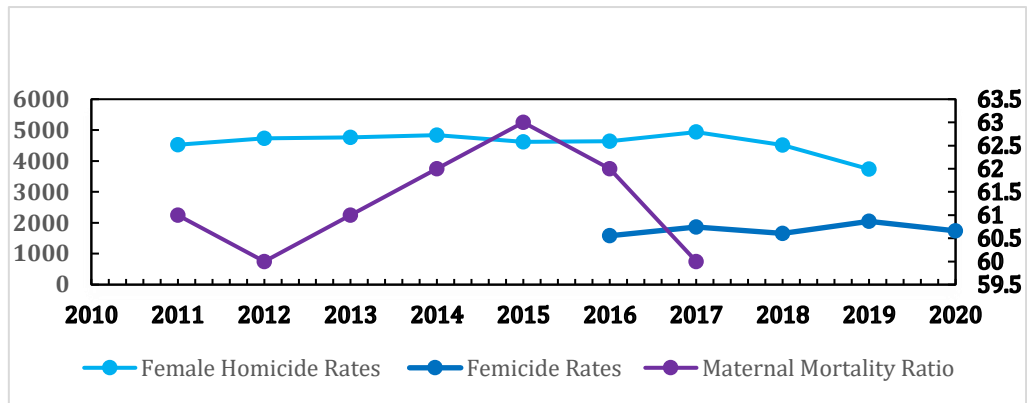
Source: CEPAL (2019), Author's elaboration

5.2.1 Women at risk

Brazil has been facing the conundrum of structural gender inequality which has been a combination of economic, institutional, and structural crises pertaining to the period when profound austerity policies were implemented (Martinez et al. 2020). It had experienced the

sharpest recession in the period 2015 – 2016 with a negative real GDP followed by a slight recovery in 2017 – 2018. These inequalities have been further impacted during the pandemic.

Figure 13. Female Homicides, Femicide Rates and Maternal Mortality Rate (2010 - 2020)



Source: CEPAL (2020); IPEA (2020), Author's elaboration

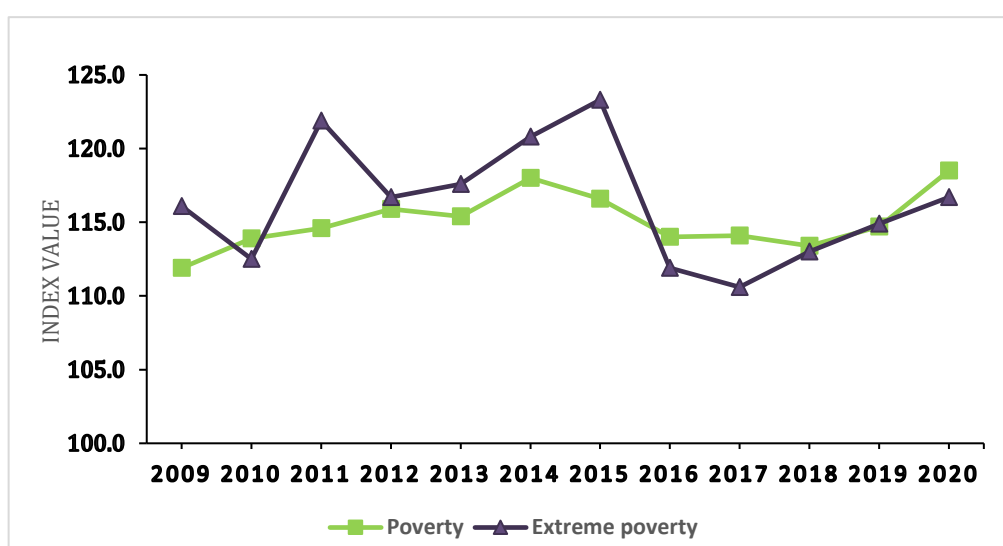
Brazil has one of the highest rates of femicides in Latin America where four *women* are *murdered* on average *every day* because of their gender. The victims of femicides are murdered by intimate partners and as victims of domestic violence (Global Citizen 2020). According to IBGE (2011), female homicides cover 60-70% of the death caused by gender inequalities¹⁷. Figure (13) shows that the female homicides and femicide rates had risen by 9% between 2011 – 2017 after which they started to decline. A similar trend is seen in the femicides rate, which reflects an average increase of 29% between 2016 – 2019 followed by a meager decrease in 2020. In 2019, there was a 7.3% increase in femicides cases relative to the previous year (CDVM 2020). Besides, the maternal mortality ratio had culminated until 2015 after which a steep decline is observed in 2017. This pattern reflects the inadequacy of the healthcare system in Brazil related to the delay in transportation to higher complexity facilities and in the provision for providing sufficient treatment at the healthcare units, and most importantly having the income means to access prenatal care (Pacagnella et al. 2018). Referring to (Table 9) shows that after 2017, there was an increase in transfer value conditioned

¹⁷ Meneghel, SN and Hirakata, VN, 2011. Femicides: female homicide in Brazil. Public health journal, 45 , pp.564-574.

on prenatal care under the Bolsa Familia program alongside the increase in projects established for strengthening the universal health system.

The femininity index of poverty (figure 14) highlights the feminization of poverty by portraying both extreme poverty¹⁸ and poverty¹⁹ incidence amongst women. An index value greater than 100 shows that both poverty and extreme poverty amongst women is higher than among men. Women in extreme poverty have remained the highest on average between 2011 – 2015 at 1.75% before declining in 2016 when expenditure capping was proposed. This comparable situation elucidates a lack of economic autonomy, absence of income, and having more dependents in terms of children (de Oliveria and Alloatti 2021). Subsequently, there is an increase of 0.6% over the period of 2016 to 2020 during the austerity measures implementation, Covid-19, and high inflation. However, despite the trends suggesting a downward tendency between 2015 – 2017 in both poverty rates amongst women, over 5.6 million Brazilian women had fallen into poverty (less than \$5.50 per day) between 2014 – 2016 (ECLAC 2020).

Figure 14. Femininity Index of Poor Households (2009 - 2020)



Source: CEPAL (2020), Author's elaboration

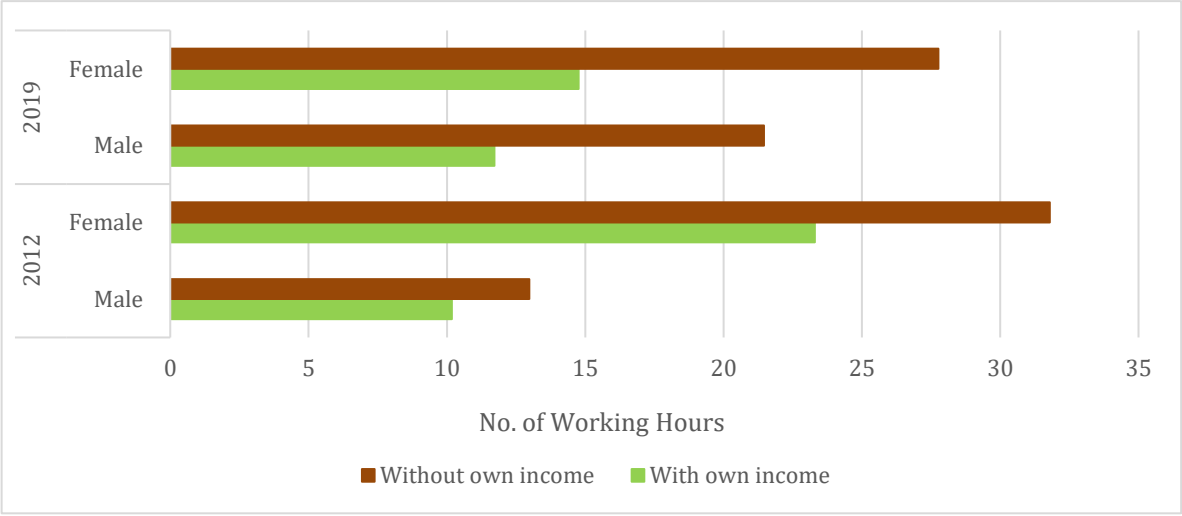
¹⁸ Living on less than \$1.90

¹⁹ Living on less than \$5.50

It is important to note that in Brazil, more than 20 million households are female-led by 2019 from a total of 7.4 million in 2010 (IBGE 2019; agenciabrasil 2017). Moreover, almost 64.7% of Black women were living below the poverty line relative to 41% of White women in 2018, making them vulnerable to the need for social assistance policies and support (de Oliveria and Alloatti 2021). Food insecurity is another concern associated with female-led households from the low-income households in Brazil, which under austerity times had worsened specifically due to women's workload, cuts in health and food benefits, and high-income poverty (de Amorim et al. 2020). 'In 2015, the aid groups had seen an increase in food insecurity with an increase in the number of Brazilians going hungry' (The New Humanitarian 2021). Following the political crisis of President Dilma Rousseff's second term in 2015 and the budget cuts, this further worsened from 18.3% to 23.5% of the population (World Bank 2019).

Another variable pertinent to bringing gender inequality to light is the time women spent in comparison with men. In retrospect, historically in Latin America, the welfare regime is a 'familiarist welfare scheme' based on a market and familial-based model due to class divide and income inequalities. Accordingly, higher-income women rely on the market while lower-income women rely on families owing to the lack of universal care services (Filgueira and Martínez 2019). Figure (15) demonstrates that in the group of women who are not in formal or informal employment in the period between 2012 and 2019, hours allocated to unpaid work had decreased slightly by 12.6% while the ones employed formally or informally had observed a decrease of 37%. In contrast, male households have observed a paltry increase of 0.16% and 0.65% respectively in unpaid work for both categories - own income and without own income. The overall gendered differential still shows women doing more unpaid care work than men.

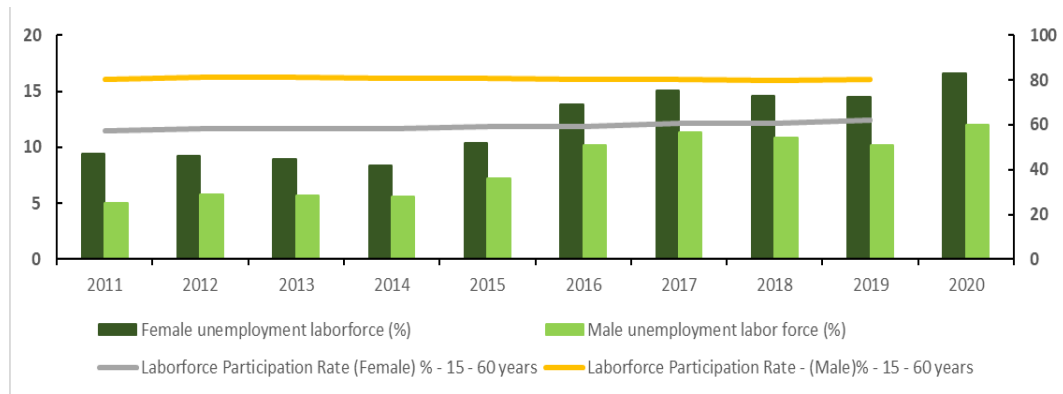
Figure 15. Unpaid Working Time of the Population between 20 and 59 Years old by own income and sex



Source: PNAD , Author's elaboration

The existing gender inequalities stemming from the occupational segregation under austerity foreground the shift of women from the public sector jobs, through the retrenchment in public policies and likely to enter the informal market or self-employment. This makes them vulnerable owing to the lack of regulations in developing countries at the hands of attaining social benefits. ILO reports that almost 126 million women account for work in the informal sector in the Latin American region (Bohoslavsky and Rulli 2021). Thus, analyzing the labor market in Brazil (Figure 16) reveals that, the gender employment gap had been broader before converging in 2019 narrowing the gap. Whilst the unemployment rate for women had been greater and increasing since 2016, with a period of stagnation between 2018 and 2019, after expenditure capping was amended in the constitution. This has been explained by the prevalence of women in the large informal sector and engaged in low-paid jobs with a large ratio of Black women for e.g in the domestic work sector. Additionally, during the pandemic, more than 6.5 million Brazilian women had exited the labor market dropping the participation rate below 48% (de Oliveria and Alloatti 2021).

Figure 16. Unemployment and Labor force Participation Rate (%)- Male and Female



Source: World Bank Indicators, Author's elaboration

The important evaluations point out that specifically in the period during budget cuts and expenditure capping post from 2011 to 2020, gender inequalities between men and women persisted, with high maternal mortality, particularly between 2011-2015, and femicide and homicide rates between 2016-2020. All the same, unpaid care work reflects the ingrained gendered roles under the familial welfare system which are also mirrored in the gender employment gap as well as the unemployment rate for women. The intersectional discrimination based on gender and race remains to be a hurdle for women which is also highlighted in the incidence of poverty where the majority of the Black women and female-led households have been the shock absorbers. However, 2014 – 2016 infers to be a period under which women have fallen more into poverty than extreme poverty levels. Moreover, food insecurity has also increased in line with the increase in female-led households, particularly from 2015 onwards.

5.2.2 Bolsa Familia: Is it Gender-sensitive?

Social inclusion through “Bolsa Familia” is included as part of the ‘Multi Year Plan’ for 2016 – 2019 in the gender budget statement of Brazil. As a non-contributory program enshrined by Law 10.836 in 2004, it serves to be an important source of income distribution program for low-income households having a direct impact on women (CEPAL 2019). On average approximately 0.89% of GDP is allocated for Bolsa Familia’s expenditure and the program serves approximately 13.8 million of the poorest households. In an attempt to analyze the gender sensitivity of Bolsa Familia from a gender-sensitive budget lens, the core design needs to be introspected for evaluating the performance of the program in times of crisis.

Regarding the main objectives of the program, it is remarked as a poverty relief program catering to the lowest-income households living in poverty including children (aged 6 – 17) and adolescents; pregnant women; and lactating mothers. It has an optional requirement of participating in complementary programs including job and income creation and adult literacy to lift families out of poverty in the medium and long term (Lavinias 2018). In addition, it gives priority access to Afro Brazilian communities, indigenous families, and those families held in modern slavery (IADB 2017). It is important to note that Brazil’s poverty line is not fixed and is based on the total income declared (Lavinias 2013). The population covered by Bolsa Familia in 2013 was 23% with 12.8 million families and it rose to 13.8 million in 2020 before it ended in 2021 (IBGE 2022). It was also cited as one of the main strategies adopted to defeat hunger (FAO 2014). Hence, the program is aimed at mitigating poverty, income inequality, and adverse food insecurity.

Targeting and Benefit Incidence Analysis

The program targets women as the main beneficiaries, and it is a family benefit rather than an individual one. The targeting accounts for the ones living in extreme poverty and poverty conditions. The eligibility criteria for PBF are defined by the ‘national poverty line’²⁰ and ‘extreme poverty line’²¹.

Preeminently, the registration system has an important role to play in targeting. The self-targeting mechanism was shaped by how many families were being registered in the CadUnico system (Unified Registry for Social Programs)²² which has the tendency for creating a self-targeting bias. The extreme poverty and Poverty line threshold defined is elucidated in the table (10). It would result in a selection bias, covering only the partial targeted population which is termed as horizontal inequalities as well as vertical inefficiencies covering the non-

²⁰ At US\$30

²¹ Between US\$30 – US\$35

(FEALAC n.d.)

²² Identification of the socioeconomic characteristics of low-income Brazilian households to support the selection of beneficiaries for social assistance programs run by the government.

eligible targeted population (Lavinás 2013). Hence, from table (11) it is evident that the marginal differential for the distribution of the population in extreme poverty and poverty occurs had an effect on the number of registrations in the number of beneficiaries selected for the BFP program. In 2011, the federal government initiated ‘Brazil Without Extreme Poverty’ program to expand the coverage because the program was unable to reach even 2 million of its targeted beneficiaries (Lavinás et al. 2011). This makes the ‘conception of universalism’ more skeptical. It is identified as a means-tested scheme because of the eligibility criteria intrinsic to monthly household income (Lavinás et al 2017).

Table 10. Poverty Lines

	Extreme Poverty Line (Per capita income) Reais	Poverty Line (Per capita income) Reais
Until April 2014	Less than 70	Between 70.01 - 140
May 2014 to June 2016	Less than 77	Between 77.01 - 154
July 2016 – May 2018	Less than 85	Between 85.01 - 170
June 2018 onwards	Less than 89	Between 89.01 - 178

*Note: The definitions of extreme poverty and poverty are updated over the years, as per Art. 18 of Decree No. 5,209 of 09/17/2004. Source: dados.gov.br

Table 11. Percentage differential between National Estimate Figures and Cadastro Único

Year	National Estimate Figures		Cadastro Único		Percentage diff	
	Extreme Poverty	Poverty	Extreme Poverty	Poverty	Extreme Poverty	Poverty
2013	10.251	50.049	5.32	23.1	52%	46%
2015	9.996	48.348	4.87	18.09	48%	37%
2017	13.312	54.08	12.09	46.5	90%	86%
2019	13.715	52.117	11.2	46.4	81%	89%

Source: dados.gov.br & CEPAL (2019) , Author’s estimations

Withal, families can be removed from the program in case of non-compliance with health and education conditionalities, for a rise in income above the poverty line, and the failure to update their information in Cadastro Único. Contextually, the benefits for the family are extended for two years only if their income exceeds the poverty line but remains below the minimum wage (IADB 2017) and the beneficiaries’ economic situation is evaluated before being terminated. In case of voluntary withdrawal from the program, the families have a right to return in 36 months if the household income remains below the threshold (IADB 2017).

Between 2015 and 2018, however, the cancellation of Bolsa Familia payments increased by 56.7%. corresponding to the crisis time period during which 15 million more people have fallen into poverty by 2018 (IBGE 2019)²³.

Table (12) shows the benefit incidence analysis examining the distribution of BFP benefits across Brazil. The distribution shows that the distribution of BFP benefits by groups disaggregated by gender and income are pro-poor and females are more likely to experience the distributional impact than men. The segregation of quintiles is done according to the BFP poverty line and based on average household per capita income with an inclusion of the minimum wage threshold to observe the recipients of BFP who could be eligible if the threshold is increased to include more deserving recipients. Q3 represents the extremely poor quintile while Q1 and Q2 represent the poor quintile and Q4 represents the share of the sample just below the minimum wage but above the BFP line. The results offer two major points: firstly, between the crisis period 2015 – 2017, the incidence of benefits lies more with the poor individuals and females specifically, than with the extremely poor people. This confirms the paradox of fewer people living in extreme poverty during the peak crisis time (2015 – 2017) which can be explained by a methodological choice: BFP poverty lines adjustments remained low, while average incomes rose during the period in tandem with inflation (Lavinás et al. 2017). Secondly, if BFP thresholds are increased to the minimum wage level, then there would be a marginal increase in the coverage for the people living below the minimum wage standard. The odds ratio reflects that the extreme poor quintile having a ratio greater than 1 has a higher likelihood of receiving the benefits. Thus, although the targeting mechanism has pro-poor coverage, it still has horizontal inefficiencies which limits the coverage to the deserving population. That said “subject to budget constraints diminishes its coverage and lowers the take-up rate, occasioning horizontal inefficiencies, that is inequality amidst the most vulnerable and deprived” (Lavinás 2013:42).

²³ Bolsa Família - Payments – Transparency Portal. <https://www.portalttransparencia.gov.br/download-de-dados/bolsa-familia-pagamentos>. Accessed 26 May 2022.

Table 12. Benefit Incidence Analysis - Distribution of Bolsa Familia Program beneficiaries (2012 – 2018)

		Income Quintiles	Number of Individuals		Average Incidence		Odds Ratio
			Female	Male	Female	Male	
Poverty	2012	Q1	56204	45721	3.95	3.22	0.83
		Q2	188113	155227	13.24	10.92	0.83
		Q3	388736	341835	27.35	24.05	1.47
		Q4	1044	858	0.07	0.06	0.83
Poverty	2013	Q1	1074	739	0.10	0.07	1.04
		Q2	55933	35485	5.33	3.38	1.04
		Q3	217810	141418	20.77	13.49	1.58
		Q4	0	0			
Poverty	2014	Q1	16394	11513	1.56	1.10	0.82
		Q2	101249	72185	9.66	6.88	0.82
		Q3	177531	116554	16.93	11.11	1.45
		Q4	0	0			
Poverty	2015	Q1	195046	162603	12.43	10.37	0.62
		Q2	29269	23869	1.93	1.66	0.62
		Q3	30349	26005	1.87	1.52	1.26
		Q4	42424	35256	2.70	2.25	0.62
Poverty	2016	Q1	179458	143898	16.79	13.46	1.45
		Q2	31760	25895	2.97	2.42	1.45
		Q3	24153	19302	2.26	1.81	0.82
		Q4	22235	18047	2.08	1.69	1.45
Poverty	2017	Q1	169619	127929	15.37	11.59	0.82
		Q2	27731	20290	2.56	1.92	0.82
		Q3	28291	21217	2.51	1.84	1.45
		Q4	40197	29993	3.64	2.72	0.82
Poverty	2018	Q1	1260	981	0.12	0.09	0.82
		Q2	12355	9596	1.18	0.92	0.82
		Q3	59541	47712	5.68	4.55	1.45
		Q4	5	3	0.00	0.00	0.82

Source: Household Survey Data (2012 – 2018) from dados.gov.br; Author's estimations

Program Conditionalities

The program has two main conditionalities that are binding for the beneficiaries centered on education and health. For health, the beneficiary families with children aged 7 must ensure that their children receive 11 vaccines as part of the Brazilian immunization schedule with the frequency of a total of 9 visits that they must follow. In the case of families with pregnant women, mothers have a binding obligation to attend prenatal checkups with lactation consultation. Ensuing, strict monitoring is done through tracking by the Ministry of Health, Ministry of Social Development and Hunger Eradication (MDS) which handles transferring

the information to the municipalities via BFP Health Management System. Consequently, monitoring forms are distributed to the primary health centers which document the health compliances that the beneficiaries are required to meet. This information is recorded by the BFP management system for the data consolidation which is reported to the MDS. These conditionalities are verified on a semi-annual basis (IADB 2017).

The second conditionality is based on education requires the children and their adolescents under the age of 18 to enroll their children in school and ensure their attendance. The threshold is kept at 85% for the age between 6 and 15 relative to 75% for adolescents aged 16 and 17. In relevance, the monitoring channel begins with MDS and the Ministry of Education (MOE) with the list of beneficiaries who have to be monitored and are then registered in the attendance system. This further requires collaboration with the school's administration which is responsible for consolidating attendance data before reporting it to the municipality. Hence, the attendance record can be maintained both digitally and manually. The verification procedure of this conditionality occurs semi-annually as well. In case of non-compliance, penalties start with a warning followed by a temporary blockade of benefits and a suspension of benefits further leading to final termination. Resultantly, this has repercussions on the total benefit received by the family. Noteworthy, until recently MDS initiated a support assistance strategy for the non-compliant beneficiaries who can switch to other social programs depending on their eligibility (IADB 2017; IBGE 2019).

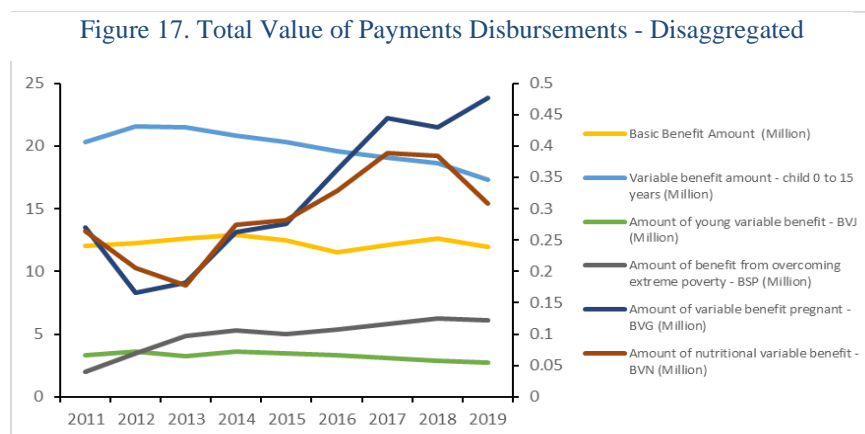
Both the conditionalities can be seen as 'heavily imposed' which requires stringent compliance from the beneficiaries or otherwise they face the penalties of cancellation or blockades. There are two aspects that need to be included: firstly, the fact that the monitoring is a decentralized process so despite the central government leading the process leaving room for decision making at local levels which includes municipalities (Paiva et al. 2021). Moreover, the federal government allocates the quota for municipalities which is a neoliberal budgetary measure targeting social investment (Paiva et al. 2021). Based on street level bureaucracy as highlighted by an ethnographic study conducted in municipality state of Ceara by Eiro (2019) points out the discretion of social workers responsible for information collection based on their perceptions of poverty (between deserving and undeserving) and thus having an adverse impact on the beneficiaries' right to receive the benefit reproducing social inequalities. Secondly, women are at the forefront of fulfilling these conditions which refers to the maternalistic bias attached to the conditionalities.

Transfers/Disbursements:

There are four major transfer values as part of the program disbursement and inherent in the poverty status as well as a household composition which are outlined as follows:

- Basic Benefit – intended for the families living in extreme poverty having less than the assigned value and is independent of household composition with families having children aged over 18
- Variable benefit – Granted to families living in poverty or extreme poverty, having pregnant or lactating women or children/adolescents until age 15, and each family can receive the benefit depending on each eligible individual
- Variable Youth Benefit – Granted to families living in poverty or extreme poverty and to adolescents aged 16 to 17
- Benefit to overcome extreme poverty – Depending on families whose income after receiving the benefit corresponds to the household composition and does not exceed the ‘extreme poverty line’ depending on each family’s situation

Figure (17) exhibits an increase in the benefit amount for both the pregnant women and the nutritional variable benefit until 2017 following an almost similar growth trajectory until 2018 after which the pattern inverses. This can be explained by an increase in coverage for 80% of the pregnant women beneficiaries who were included through the integration of management of Bolsa Familia and the ministry of health. Besides, conditioning the prenatal care of the pregnant women of the registered families to receive the benefit, the government had instituted an extra bonus in the year end to Bolsa Familia increasing the benefit amount (CEPAL 2019). Similarly, an upward trajectory is seen in basic benefit and benefit for extreme poverty. In contrast, for the other benefits it shows a decreasing trend from 2015 onwards.



Source: CadUnico, Author's Estimations

Referring to the benefit adequacy ratio shows (Table 13), that on average the benefit value fares lower than 1, underscoring the fragmentation of benefits which might fall short of achieving desired developmental effects. This infers to budget cuts and expenditure capping decreasing the real value of transfers in comparison to indexed minimum wage. The average growth rates of both minimum and maximum benefit value for the average household size are also indicative of minimum wage growing faster than the value size in response to inflationary adjustments. Thus, showing that except for 2012 and 2013, the benefit size has reduced relative to the minimum wage.

Table 13. Benefit Adequacy Ratio - BFP

Benefit Adequacy Ratio				
Year	Benefit Value (max amount per capita)	Benefit Value (min amount per capita)	Minimum Wage	Ratio
2012	688	101	622	1.106
2013	601	76.2	678	0.886
2014	748	111	724	1.033
2015	658	133	788	0.835
2016	831	123	880	0.944
2017	831	123	937	0.887
2018	832	127	954	0.872
Average Growth Rate	20.93023256	25.74257426	53.37620579	0.938

Source: dados.gov.br; Household Survey Data (2012 – 2018) , Author's estimations

The payment disbursements are made out of the state-owned bank – Caixa Economica Federal which operates Cadastro Único. Therefore, to request the payments, the beneficiaries had to use the social assistance card that validates their program beneficiary status and contains their national identification or a basic bank card – Caixa Facil card which is tied to a Caixa Facil account having a unique password. The use of the Caixa Facil card thus serves the beneficiaries by offering them exemption from bank fees and making the application process easier. This initiation has been in collaboration with the 2009 Financial inclusion Project. Subsequently, the beneficiaries would receive the payment receipt and message thus acting as a confirmation and providing a notification in case of temporary cancellation of the payments due to non-compliance with conditionalities (IADB 2017).

Impact Assessment on Gender Inequalities

The impact assessment literature has used myriad approaches based on randomized control trials and ecological approach to provide evidence on the expected outcomes - positive and unintended consequences of cash transfers in the case of Bolsa Familia. The study by de Braw et al. (2014) had found positive effects of Bolsa Familia's cash transfers on women's autonomy gauged through the intrahousehold decision-making from the analysis of consumption and expenditure on durable goods by 8 percentage points. The study reported significant effects on the autonomy of women in making decisions independently and jointly with husbands, especially in the case of using contraception by 10 percentage points. However, Morton (2013) noted that this household decision-making for durable goods is much for short-term purchases like medicines or food while providing food for the family would still be seen as male task. Secondly, reporting on domestic violence showed a statistically significant reduction in the cases amongst BFP beneficiaries because of women being educated (IEG 2014).

In regard to time for unpaid care work, Teixeira (2010) cited for the unpaid working hours of women increased by 1.5 hours of work while the working fathers would have a reduction in working hours by 0.6 hours because of the cultural norms associated with the domestic division of labor. This is interlinked with the conditionalities that recapitulate the nexus between women and the state acknowledging women for their maternal duties and reinforcing their traditional roles. Moreover, women have reportedly changed their way of community and labor market participation because of the regularity of the payments received and the certainty that comes with it to attain self-respect and psychosocial wellbeing (Morton 2013; Bastagli et al. 2016). Furthermore, in 2018, there was a launch of a strategy for financial education and social inclusion – 'Future in the Hand: Fixing the Financial Life' in collaboration with the Brazilian financial Education Association, particularly for the beneficiaries of Bolsa Familia with the inclusion of 200,000 women across the country (CEPAL 2019). As well as expanding the coverage of prenatal care in terms of transfer value and conditionality had contributed to 99.5% of the pregnant women's prenatal care which had resulted in maternal mortality falling in addition to the nutritional deficiency rate (CEPAL 2019).

Particularly, under austerity times, specifically between 2015 – 2018, the reduction in Bolsa Familia benefits had pushed 32 million families headed by Black women in poverty. This was in combination with the underfunding in goals related to racial inequality – '2034 Racial Inequality and overcoming racism' which underwent an 80% reduction (de Oliveria and

Alloatti 2021) between 2015 - 2019. The increased food insecurity is also seen as an indirect effect of the cuts in Bolsa Familia because the program provides benefit for nutritional needs and condition the health visits for children specifically. In juxtaposition, the quota system poses issues in estimating people based on poverty estimates as each poor family would replace the other, generating waiting lists for the people that only become available once the existing beneficiaries would exit the program.

In essence, the impact assessment asserts both the negative and positive consequences of Bolsa Familia, under which food security, attenuating gender-based violence, and increasing women's autonomy seem to have positive consequences and remain important for mitigating gender concerns. That said, the design of the program tends to have limited effects considering women's increasing unpaid care work, racial inequality, and reduced coverage, which were worsened by underfunding during times of crisis. Thus, although Bolsa Familia is deemed as a strategic tool for mitigating gender inequalities, its design mechanisms mainly target methods and conditionalities are making it less gender-sensitive through fragmentation and discriminatory access to social rights.

6. Bridging the linkage: Summary and Policy Implications

Thus far, from the analytical framework established, this research had identified a link between austerity, gendered implications, and cash transfers. The nuances of the welfare mix which have created the dynamics of inequalities as defined by Gough (2006) have been triggered by the role of international markets and transnational actors. Thus, the way different configurations shape the 'welfare state' can be systemized through a hybrid welfare paradigm for developing countries which limits the scope of social protection for the poor inherent in the targeting approach and residual coverage. In this regard, the state becomes the promoter of assisting the set of contingencies and necessities of the population through the market rather than through citizenship. This portrays the international financial institutions' approaches to promoting the social policies for the developing countries which further engenders segmentation and fragmentation in the social policy system. It is specifically evident in the context of austerity or 'fiscal consolidation' measures. Other than the tax-based adjustments, these are centered on expenditure-based adjustments or budget cuts and imposition of conditionalities for the countries trying to control the fiscal deficit and achieve debt sustainability (including but-not-limited to increasing the value-added taxation, removal of fuel

subsidies and reducing the electricity tariffs, freezing public sector wages, privatizing state-owned enterprises). The IMF is a strong proponent of growth and macroeconomic criticality and has been pushing measures through lending, technical assistance, and surveillance. Resultantly, the composition of these fiscal adjustments implemented by the countries has generated inequalities.

From the gender lens, the social provisioning approach and crisis governance highlight the gendered implications of austerity which is predicated on austerity prioritizing production growth while marginalizing women in the society. The channels identified include exacerbating their unpaid work, affecting their patterns of labor market participation, negatively impacting nutritional wellbeing, increasing the feminization of poverty, and gender-based violence (de Oliveira and Alloatti 2021). Given that, cash transfers under social protection policies - both conditional and unconditional - are deemed instrumental to provide fundamental human rights for all citizens by serving the vulnerable and marginalized communities, particularly women. They have positive expected or negative unintended outcomes on women through the same channels as identified for austerity implications mainly health, labor market, social reproduction, feminization of poverty, and health. At the same time, the structure (design elements of the cash transfers: targeting, conditionalities, transfer value and payment procedures) depends on the way social policies are configured by external forces, institutions, and political reforms. Hence, the fiscal consolidation through budget cuts and conditionalities has an impact on cash transfers which can have gendered implications. In this regard, with gender-sensitive budgeting, potential gender biases would be assessed through the way cash transfers are designed. It can help in readjusting the priorities and recognize the need to allow for adequate budgetary resources for expansion of social protection thus adding to the productive space of the economy. However, the political aspect remains a dominant influence in budget decisions which might also include the decisions outside the national government (Budlender 2006 ; Janet 2016).

In order to comprehend this framework, the case analysis of Brazil and Pakistan have shown some considerable evidence. Both the countries had been involved in the gender sensitive budgeting process. In Brazil, the process has been more participatory as it had tried to institutionalize the gendered concerns specifically relating to gender-based violence and redistribution of unpaid domestic work. The budgeting process also involved municipal councils, grassroots organizations and collaborations with other women's organizations and

ministries as well as research institutions to voice changes for the structural gendered concerns of the country. While for Pakistan, the GSB itself was a proposal for one of the IMF loans under the 'Poverty Reduction Growth Facility' has been more centralized with the collaboration amongst the political parties, ministries, government and the bilateral or multilateral organizations and donors. This refers to public resource management connected to patronage and why the power structures had remained so dominant in the identification and implementation of the policies related to core gender inequalities due to which it had been struggling in advancing women's progress.

Against the context of austerity, the extent of intervention by international financial institutions which in case of Pakistan has been more profound with conditionalities imposing 'targeted social security programs' approach coupled with the removal of fuel and staple food subsidies, phasing out electricity tariffs, and increase in VAT (indirect taxation). The findings highlight that the regressivity of these conditions have affected the total government spending, social spending (PRSP) budgetary expenditure and BISP expenditure patterns according to the descriptive statistics analyzed. Pertinently, BISP's funding was covered by 32% of international donor financing which had shown that as part of the loan for example in 2014, IMF had provided budgetary support for BISP but at the same time, to control the fiscal deficit and meet the target, the following year (2015), Pakistan had curtailed its spending. Brazil's case was linked with golden rule and expenditure capping on social protection programs. The evidence has shown that amongst the economic, political, and institutional crisis, austerity measures had adversely affected the public expenditure portfolio, resulting in budget cuts for social sector spending and Bolsa Familia.

The gendered austerity implications from the analysis based on past studies and data suggested that the food inflation is likely to hit women more in the low-income and middle-income quintiles make women more vulnerable in times of crisis and under austerity measures. In Pakistan evidence has been found in rising fuel and food prices which accounts for most of the consumption expenditure of the aforementioned income group. Moreover, time poverty is also attached with this phenomenon as cited through past interviews conducted and statistics considering the patriarchal structure and gendered norms. Firstly, women are involved in more unpaid care work in doing household work which had restricted their entry into labor market, and this is substantiated by 78% of the women employed in the informal sector (ILO 2020). Secondly, the inadequate services provided by the state for the care facility and having an

average household size of 6.5 persons keeps them in the domestic sphere. As well as the increase in prices owing to loan conditionality have further added pressure to the household earning capacity. This reportedly has given rise to double burden of the paid and unpaid work for women as well as put them into psychological stress for not being able to afford the basic services for themselves and their family (Muchhala et al. 2021). For Brazil, the intersectional discrimination based on gender and race was much more severe in the crisis which had been reflected in the incidence of poverty as majority of the Black women and female-led households were the shock absorbers. In addition, unpaid care work, gender-based violence, increased food insecurity and gender employment gap, and income poverty had worsened during the austerity measures implemented in times of crisis.

In line, with the gender sensitivity analysis, for BISP – being unconditional, it is shown that these fiscal consolidation measures had an impact on the design of cash transfers and the way it affects women. The gender-sensitive elements in cash transfer design like soft conditionality of having the identification card (CNIC) had positive spillover effects on women’s autonomy in terms of intrahousehold decision making, voting status, and having to make consumption decisions independently. However, in Brazil considering the nature of BFP transfer which was conditional, the maternalistic bias attached to the transfer reportedly had caused an increase in unpaid care work amongst the beneficiaries. The case of BISP had a gender-sensitive condition because it was able promote behavioral change linked with gender roles and responsibilities and ensuring access to services. While in case of BFP, the core responsibility of health visits and children’s attendance enrolments was on mother being the beneficiary which could have been improved by involving fathers in the care of their children as well. It was only in the case for coverage of prenatal care in terms of transfer value and adding it as a conditionality that it actually contributed to 99.5% of the pregnant women’s prenatal care which had decreased both the maternal mortality rate and the nutritional deficiency rate (CEPAL 2019). Another challenge for BFP was the social workers responsible for the program compliance and the incidents of ‘street level bureaucracy’ because of which ‘exclusion’ and ‘coverage gap’ can remain a persistent problem.

In regard to targeting mechanism, the expenditure curtailing on BISP had resulted in irregular payments given to beneficiaries that had affected women’s consumption patterns and impacted the child nutrition for children in the beneficiaries’ household. Secondly, although switching to proxy means testing (phase 2) had increased the coverage of the beneficiaries if

compared to phase 1 (community targeting approach) but the increase in beneficiaries on a yearly basis has been marginal. The major criticism in this regards has been exclusion errors and as seen during times of Covid-19 crisis in 2020 that countries including Pakistan had to provide comprehensive and adequate social protection which it did to some extent through ‘Ehsaas cash transfer program’ - an emergency aid combined with BISP in order to cater to the large segments of population who had lost their jobs, income and had food shortages (Razavi et al. 2020). Another point inferred is about the middle-class missing (Ortiz et al 2021) which in case of Pakistan can be evidently seen through the removal of untargeted subsidies having a tendency to impact their incomes more than or equivalent to poor and being subjected to taxes further lowering their incomes, making them vulnerable. In line, means-tested scheme remained challenging for BFP because of the selection bias based on the calculation of poverty lines and eligibility criteria being intrinsic to monthly income household income resulting in limited coverage of the deserving population. Besides, the registration system had an important role to play in targeting and while it is crucial for maintaining a database and managing welfare system, there is a problem related to quota system. During 2019, the quota system had issues in estimating people based on poverty estimates implying that if one family receives benefits, the other would not hence generating waiting lists Therefore, in case of a budget cut that would limit the coverage of the eligible beneficiaries (Eiró 2019). This emphasizes the need of having universal protection system to avoid creating an emergency response which yields short-term resilience for the vulnerable and creates coverage gaps because of underfunding (Ortiz et al 2021).

In terms of benefit size, For BISP the effect of transfer value remains to be inadequate relative to the average per capita consumption expenditure despite its objective of overcoming the income poverty and food poverty gap. In conjunction, with the budget cuts and inflationary pressure, that had further reduced the real value of the transfer. Hence, this substantiates that the removal of ‘untargeted subsidies’ in combination with the targeting approach has a paradoxical redistribution effect according to which the programs provide low benefit values (Razavi et al. 2020). The same has been the case with BFP, which has shown an average benefit value to be less than the minimum wage. However, two aspects are worthy to mention: positive outcome - considering that it was a conditional benefit, reported to have positive effects on pregnant women because of being conditioned on prenatal care and secondly the regularity of

payments which had a positive outcome in terms of attaining financial education, psychosocial wellbeing and importantly reduced gender-based violence.

The payment mechanism had been another essential element which in case of Pakistan had shown that despite the modification of payment system through financial inclusion and bankarization initiatives, the in-person collection of payments had resulted in added time, food, and traveling cost burden especially for the rural women. This had been due to point of collection sites not being in closer proximity as well as the lack of administrative capacities of the banks and registration system. In the case of Brazil, there was some flexibility for beneficiaries serving them with the exemption from the bank fees and avoiding arduous application procedures. Most importantly, the launching of the financial education strategy to include almost 200,000 women had been one of the gender-sensitive outcomes. The reason being linked to GSB for addressing the whole government budget in maximizing the welfare impacts (Seguino 2017). In case of underfunding or targeting, the positive outcomes are unachievable.

In epitome, this evidence highlights that the main criteria according to GSB for designing cash transfers to mainstream gender can include:

- Promoting behavioural change relating to equitable gender roles and norms
- The possible actors and stakeholders which can play an important role in determining the outcomes for gender inequalities
- Prioritising social reproduction sector
- The need for universal approaches
- Treating men and women as individuals rather than as a unit

7. Conclusion

Based on the findings, it can be determined that the gendered nature of austerity is worsening gender inequalities through indirect losses in income, gender gaps in employment, gender-based violence, maternal mortality, increase in unpaid care work and time poverty. Secondly, Gender-sensitive budgeting can highlight the gender-oriented concerns through the

design elements of cash transfers where targeting, transfer value and conditionalities in the pre-existing structure of social cash transfers could create fragmentation and discriminatory access to social rights.

The issue of reducing public expenditure during austerity measures and having gendered implications remain a formidable concern particularly when the dominance of international financial institutions becomes inevitable. What makes it worse is the intersectional inequalities and multifaceted phases of crisis in which austerity measures deepens the effects on inequality. The cash transfers represent one section of the social protection system, but they can have significant positive outcomes if designed with gender-oriented concerns. This research had tried to capture major aspects from the fiscal policy and social policy side to determine gender inequalities using the GSB framework. Thus, delineating the links between the austerity approaches and cash transfers showing some evidence of gender implications within GSB framework in Pakistan and Brazil.

The important implications in light of this evidence have shown that the cash transfers design have expected outcomes and objectives that have an impact on structural gender inequalities in austerity times as seen in case of Pakistan and Brazil. Although, cash transfers have limitations in terms of the consequences because of the behavioral rigidities and cultural norms but from the gender-sensitive lens the identification of these concerns remain important. The way cash transfers are designed or structured specifically targeting mechanism, payment procedures, conditions, and transfer value have the tendency to absorb the economic and political shocks because they are configured by the fiscal policy changes. These fiscal policy changes have budgetary impacts which have effects on the cash transfers design mechanisms as we have seen in the cases above, thus having variations in outcomes. So, although they are a strategic tool for tackling gender inequalities, their design mechanism determines the gendered differentiated impacts. The budgetary expenditure and financing of the cash transfers are crucial for designing these elements. Therefore, it is important to understand the pre-existing conditions of the programs in assessing how they are engendering an impact on women or men either positively or negatively through Gender Sensitive Budgeting. Therefore, budget cuts, targeting social protection approaches and removal of untargeted subsidies, and underfunding of the cash transfer programs can have unintended consequences, because these programs have gender-sensitive design elements which to a certain extent can help in reducing the gender inequalities. What remains to be concerning is the political aspect of the budget and

the influence of donors and international organizations in improving the budget allocation and ensuring its execution. Under austerity, the execution is jeopardized at the hands of fiscal deficits and a high debt burden.

In sum, the findings of the research question *‘To what extent can gender-sensitive budgeting help design cash transfers which can reduce gender inequalities in crises exacerbated by the austerity measures?’* points out the following evidence in Brazil and Pakistan. Firstly, the cash transfer programs BISP and BFP had been affected by the changes in austerity measures and budgetary expenditures owing to loan conditionalities in Pakistan as well as expenditure ceiling in Brazil. Secondly, that austerity measures had impacted time poverty, unpaid care work, employment gap, gender-based violence, consumption patterns and food insecurity with respect to the two countries. Thirdly, the design elements in cash transfers specifically targeting mechanisms, conditionalities, transfer value and payment procedures are affected by changes in public expenditure consequently affecting gender-oriented outcomes. The targeting mechanism mainly means-tested approach using ad hoc poverty line measures limits the coverage and creates exclusion errors restricting women to gain benefits. Following, the benefit size of the transfer value remained low, but the regularity of payments had shown effects on prenatal care and improving women’s autonomy through financial education, psychosocial wellbeing and reducing gender-based violence. Moreover, soft conditionality and strong conditionality of the transfer program influence women’s autonomy, unpaid care work, maternal mortality rates and nutritional deficiency rates. In line, the payment mechanism had a positive impact on financial education and a negative impact on time, food, and traveling cost burden, especially for the rural women.

The limitations exist in terms of deriving the results which are mostly based on secondary data collection, impact evaluation surveys of households and focusing on specific gender inequality concerns. In this research, in terms of gender inequality indicators, I have taken rather a broader approach to incorporate possible gender implications which future research can narrow down to delve into intersectional (gender, racial, regional – rural or urban) gendered implications in every design element of the cash transfers. In terms of the methodology, the tracking down of macro-level to micro-level linkage has been a challenging task and considering GSB approach has both macroeconomic and political lenses which cannot be all covered in this thesis. Moreover, the quantitative approach for assessing GSB has been contentious because it is not a one-size-fits all approach. Hence, analysis of public expenditure

has been focused on this paper while time use expenditure incidence analysis and taxation revenue incidence analysis remain to be a focal area of methodology to be considered for gender-sensitive cash transfers as the past research has foregrounded the GBS analysis in different sectors like in education and health. However, this would require sex-disaggregated data which remains to be a problem and thus is part of the GSB foremost priorities.

This time, when the crisis in the world has multitude intensity and taking so many human lives, rethinking of actions and policies remain crucial and more important than ever. Austerity kills is not a new cry, but the way it is killing has costs attached to it in many ways. One form remains to be inequality which becomes more prominent from the gendered lens. Hence, the need for gender-responsive recovery should be the priority for building better mechanisms which are able to finance the needed policies with the objectives and outcomes that has centrality of care provision in its epitome.



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