

## **Benazir Income Support Programme and its Impact on Women Empowerment in Balochistan**

*Political Science*

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### **Abstract**

*Social protection is defined as the set of policies and programmes designed to reduce poverty and vulnerability. Inadequate and underdeveloped social protection systems have exposed a large population to high levels of poverty and excessive risk. In Pakistan, recent events of earthquake, floods and rains have underscored the need for greater attention towards social protection issues especially for the most vulnerable, including women. This paper is based on the study aimed at assessing "Benazir Income Support Programme (BISP) "as a main social safety net programme and its impact on women's empowerment in Balochistan.*

**Keywords:** *Balochistan, Benazir Income Support Programme, Impact, empowerment, women,*

### **Introduction**

"Our people are our hope and future. Our progress, our strength our stability lies in trusting our people. On that promise alone can we succeed and to that promise, we pledge our support." (Asian Development Bank, 2001).

The national and international assurances to global poverty reduction, especially the Millennium Development Goals (MDGs), have engrossed attention on the degree and persistence of poverty in developing countries. Efforts are underway to developed broad, rational, and necessary interventions to improve the situation. Social protection, as defined by the United Nations Research Institute for Social Development is concerned with preventing, managing and overcoming situations that adversary affect people's wellbeing.

The Benazir Bhutto Income support Programme (BISP) is a non-conditional transfer program instituted under former government of

Pakistan's People's Party for the sake of poverty alleviation. It is currently largest aid program in Pakistan and the government third largest budgetary allocation. BISP spending accounts for 3% of Pakistan GDP. The Benazir income support programme is planning to launch a new initiative that encourages human capital development through a conditional cash transfer.

Social protection consists of policies and programmes designed to reduce poverty and Vulnerability by promoting efficient labour markets, diminishing people's exposure to risks, and enhancing their capacity to manage economic and social risks, such as unemployment, exclusion, sickness, disability and old age. Following are the most common types of social protection.

- 1-: Market Interventions Labours are policies and programmes designed to promote employment, the efficient operation of labour markets and protection of workers.
- 2- Social Insurance mitigates risks associated with unemployment, ill-health, disability, work-related injury and old age, such as health insurance or unemployment insurance.
- 3- Social assistance is when resources, either cash or in-kind, are transferred to vulnerable individuals or households with no other means of adequate support, including single mothers, the homeless, or the physically or mentally challenged.

Social Protection consists of human-capital oriented public interventions are:

- 1- To assist individuals, household, and communities better manage risk.
- 2- To provide support to the incapacitated poor.

## **Objectives**

Following are the objectives of the study:

- a- To assess the effectiveness of the programme by taking in to account the empowerment of receiver women in Balochistan.
- b- To analyse the purchasing patterns of BISP Beneficiaries /receivers.

## **Research methodology and approach**

The geographical socio-economic approach will be applied in this research paper. The primary and secondary sources will be used in this research paper are interviews, books, research journals, internet and data available at Benazir income support programme office.

## **Review of literature**

The article is published regarding the Benazir Income Support Programme in "Media Revolution" BISP alleviating poverty and empowering women. BISP is functioning successfully for alleviating poverty and

empowering women of the country, and helping the poor and deserving families in a transparent manner. More than 400,000 people have been included in the BISP database Balochistan province adding they would get immense benefits through this programme. World Bank and United Kingdom has been extending financial support for imparting education for Pakistani children.

The social safety net programmes are the major initiatives to reinforce the Government's efforts to reduce the adverse effects of poverty on the marginalized people. In financial year 2007-08, the sharp rise in oil prices and primary products in the international as well as domestic markets resulted in double digit inflation, which almost halved the purchasing power of the people. Hence, there was a urgent need for direct and timely relief to the underprivileged sections of the society and BISP is the response to the said compulsions. "This project was started for poverty alleviation and women's empowerment among the underprivileged segments of the society. BISP was initiated by the Government of Pakistan with initial allocations of Rs. 34. Billion (US \$425 Million approximately) for the financial year 2008-09, with the aim to cover 3.5 million families. For the current FY (2011-12) allocation is Rs. 50 billion to provide cash assistance to 5 million families which constitutes almost 15% of the entire population. BISP is being implemented in all the four provinces (Punjab, Sindh, Balochistan and Khyber-Pakhtunkhwa), as well as Federally Administered Tribal Areas (FATA), Azad Jammu and Kashmir (AJK), Gilgit Baltistan and Islamabad Capital Territory (ICT). (Asian Development Bank, 2006)

Initially, there was no data available for the identification of the underprivileged people in the country to start the programme. Therefore, the task of identification of the deserving was entrusted to the Parliamentarians. In this context, a simple application form was devised for enrolment of people. The eligibility and ineligibility (inclusion and exclusion) criterion was first adopted, later on, that was replaced by the refined targeting process, in order to minimize the inclusion and exclusion errors and to give equal opportunity to everyone for applying to the programme.

"BISP is working to enhance various benefits through health insurance initiatives covering hospitalization, pregnancy, daycare, treatment, diagnostic tests and accidents compensation for the beneficiary's family to a maximum limit of Rs.25,000/family /year". (Benazir Income Support Programme. Retrieved on July 25, 2011 from (<http://www.bisp.gov.pk>) The BISP is also devising a comprehensive skill development/vocational training plan for its beneficiaries. Under this programme, one member of each beneficiary family will be provided free of cost vocational/technical training.

Moreover, after receiving 48 monthly installments, the beneficiary will be reassessed to know whether she has come out of poverty and marginalization or still suffering from the same situation. As part of its graduation strategy, Waseela-e-Haq, another major initiatives of BISP under which beneficiaries, selected through random computerized balloting, are awarded a long term interest free loan of Rs. 300,000. This one time loan is conditional and the beneficiary has to spend it for some income generating purpose thus, providing assistance in choosing and running a successful business. (Federal Board of Statistics, 2001)

### **Programme objectives**

The programme's objectives are given below:

A measure to compensate low income families for reduction of purchasing power

A cash grant of Rs. 1000 /every month

Only one receiver of benefit per family

Empowering women: Female head of family or adult female member of the family can become a recipient.

### **Stakeholders and their roles**

The five main stakeholders include:

1- BISP Operating Wing.

2- Ministry of Finance.

3- Data Entry Organization,

4- Payment Agency,

5- BISP Beneficiaries.

The BISP selects its beneficiaries from poor households that have poverty scores under a pre-defined poverty score. Within these households, BISP selects which are defined according to the following criteria:

Husband, wife and unmarried children,

Husband and wife without any children,

A divorced woman with or without her unmarried children, living alone or with her parents /relatives.

A widow with or without her unmarried children, living alone or with her parents /relatives.

Possession of CNIC by female applicant recipient. Monthly family income is less than Rs. 6000.

Any physically or mentally retarded person in the family.

Any person suffering from any chronic disease.

The person entitled to receive the cash in each family is the wife in case of a family where the husband is present or divorced /widowed /separated women in families where the husband is absent.

### **Programme modules**

BISP project cycle comprises of the four stages:

Targeting aims at collecting data on the Welfare of households by means of house to house survey using the “poverty scorecard.”

Data validation, verification, beneficiary selection and Payments.

### **Case Management**

After collecting, the field data through survey by the organizations commissioned by BISP, the Data Entry Organization compiled a list of all the targeting forms in the Programme Management Information System (PMIS) of BISP. This process has three phases:

- 1- Validation of data to calculate poverty score
- 2- Identification of the eligible households /families and
- 3- Identification of entitled women to receive benefits within the each family.

### **Poverty scorecard (Proxy means test)**

The World Bank has approved an instrument named “Poverty Scorecard” based on Proxy Means Testing (PMT), which has been adopted for carrying out a nationwide Poverty Survey to identify the poor families. PMT formula is applied after uploading the targeting forms in the system where each question is designated a certain weight age. The questionnaire contains various sections which capture the information about potential beneficiaries, household roster, living conditions, status of house, ages of members and possession of any agricultural land or livestock. Based on this mechanism,

“The household is eligible if the score is equal or less than the cut-off score i.e .16.17 assigned within the system. So far more than 23 million targeting forms have been filled and digitalized by National Database and Registration Authority (NADRA), out of these 23 million, about 6 million have been declared as eligible beneficiaries of BISP. “Ministry of Finance, Govt of Pakistan, 2003

### **Payments to beneficiaries**

In BISP, the delivery of funds directly to the recipients is considered to be the most appropriate payment method. Initially, BISP contracted Pakistan Post as the agency responsible for disbursement of funds to the beneficiaries via money orders. As a measure of transparency and social accountability of the programme, the payment details and status of delivery of each beneficiary has been displayed at the BISP website. In order to further improve the payment mechanism, technology based solutions are

being explored by BISP. Such new mechanisms are enabling the programme to execute the payments in a shorter span of time. Payment through the Smart Cards has been initiated in few districts. These cards are issued by NADRA and payments are arranged by a bank, through a network of franchises and a core banking application.

**Waseela-e-haq** (The right source) Small loan significant Impact:

“Breaking the vicious cycle of poverty through micro loans” (Ministry of Finance, Government of Pakistan, 2003)

The major purpose of the Waseela-Haq is to provide the micro loans in order to eliminate the rate of poverty by empowering women. It enables the women to make them selves as economically self-sufficient and also contribute in national building activities.

### **Waseela-e-taleem**

BISP has launched “Waseela-e-Taleem “a co-responsibility cash transfer (CCT) programme for the primary education of the children aged 5-12 years of its beneficiary families. Pakistan is committed to universal primary Education as part of its commitment to the MDGs. BISP,s data (poverty scorecard survey ),shows that over 71% children of its beneficiaries never attended a school.” (World Food Programme, 2001) This programme would facilitate these families to send their children to school by linking BISP cash transfer with human capital development .It also includes the social mobilization and organizing and organizing women at village, union council and Tehsil council levels and convincing the women to get enrolled in the programme and admit children to schools.

### **Waseela-E-Rozghar**

The BISP programme aims at to impart the vocational training and skill to the women in order to enable them to earn their livelihood.

### **Waseela-E-Sahat**

Waseela-e-Sahat is the exclusive program comprising the Health Insurance and Group Life Insurance. According to this program, those families had won lost their lost bread winners, will get compensation. According to this program, the women are getting Rs. 1,000 per month, and they can improve their reproductive health.

### **18<sup>th</sup> amendment and constitutional protection safeguards of BISP**

The 18<sup>th</sup> amendment is ensuring maximum provincial autonomy by transferring the sixteen ministries at provincial level. The Benazir Income Support Program is adjusted according to the requirements of each and every

province to gauge the poverty level in their respective region, and allocate the amount to the deserving people.

### **Issues for BISP in Balochistan Corruption**

The massive corruption is another challenge confronted in the Benazir income support programme. The postal corruption is the major problem that the postman additionally charges extra Rs.100 or 200 from the beneficiaries.

### **Not sufficient amount**

Some people object that the amount given to the poor families under Benazir income support programme is not sufficient to alleviate the poverty of the poor families.

### **Political favoritism**

The parliamentarian has recommended certain families which were not infect deserving the amount. There were lot of flaws due to the political favoritism in the Benazir income support programme .Most of the families have opined that the parliamentarian have recommended their own families and their near and dear one's families that they should extract the benefit out of this programme . It has been pointed out that there is a disproportionate distribution of amount geographically in any province

### **Inefficient programme**

This programme proved to be very ineffective in terms of identifying the poor families and the allocated amount is not sufficient to alleviate the poverty of poor families. The people have lodged many complaints on the part of postal service, that they are indulged in corruption.

### **Inflation and devaluation**

The allocated amount is not judged according to the growing rate of inflation or devaluation of currency in the country. So, the amount received in one year is devalued in next years and the poor families can not benefit from this program.

### **No ATM machine**

No ATM machine is available to extract the amount of Benazir Income Support Program in any area of Pakistan including Balochistan.

### **Thumb impression**

The thumb impression is also acceptable in case of uneducated people, and most of the fake thumb impression also available on the forms.

### **Destruction of huge numbers of forms**

A huge amount of records have been destroyed and the deserving families are still deprived of this amount.

### **Impacts of Benazir income support programme**

Benazir income support programme has laid down positive socio-economic impacts on million of the poor people.

Benazir income support programme played a vital role in empowering women within their family domain.

It is social safety net programme for the poor families who are deprived of their basic necessities of life.

### **Recommendations**

#### **Adoption of transparent system**

The fair and transparent system should be adopted regarding the distribution of amount among the poor families. The element of political favoritism should be discouraged.

#### **Equivalent distribution of amount**

The uniform poverty does not exist everywhere all over Balochistan. The poor families should be identified in any particular areas.

#### **Computer –based verification process**

The record of poor families should be available in computer.

#### **Coordination between NADRA and treasury of Pakistan post**

There should be proper coordination between NADRA and Treasury of Pakistan post. The NADRA (National Data Registered Authority) should provide the sufficient record to the Treasury of Pakistan post, in order to facilitate the postal service regarding the delivery of amount to the homes.

“The National Database Registration Authority (NADRA), will apply a pre-designed software to screen out those not eligible according to the specified criteria. Minister of Privatization Naveed Qamar noted that 13 criteria have been given to the Members of Parliament and NADRA has prior data on eight of these 13 criteria. NADRA will directly transmit the final list of recipients electronically to Pakistan Post.” (United Nations World Food Programmes 2011)

#### **Regular house to house survey**

BISP team should do house to house survey in order to verify the deserving poor families. They should immediately discard those families which are wrongly registered in this Benazir income Support programme.



### **Submission of report from postal service to BISP**

The postal service should submit their regular report to the BISP regarding the delivery of amount to the BISP.

### **Conclusion**

The BISP programme has a positive impact on reducing poverty and empowering the women beneficiaries by increasing their food consumption levels. A large number of women have been benefited and protected against falling in to more ameliorating condition in Balochistan. It is a budgetary programme towards making the social structure. BISP is the fairest method for determining who receives the benefits since all members of Parliament, regardless of party affiliations have been provided equal opportunity to recommend deserving families.

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