

The Role Assessment of Benazir Income Support Program in Women Empowerment

Social Work

Shah Khalid Baloch¹, Abdul Wahid Khetran²
& Atta Ullah Baloch³

Abstract

This study has been carried out for assessing the role of Benazir income support program in women empowerment in district Barkhan Balochistan. For this purpose, 50 respondents (female beneficiaries of UCT Cash grant) were randomly taken from the purposively selected areas of the targeted population. The findings of the present study illustrated that the BISP is playing a helpful role in women empowerment. In addition, even though some beneficiaries described their serious reservations about the dishonesty in the fund transferring mechanism of the unconditional cash transfer (UCT) cash endowment of Benazir income support program. But, most beneficiaries were found to be pleased. Generally, the findings of the present study revealed that Benazir income support program plays an awe-inspiring role for empowering women. On the light of the study results, it has been suggested that the government should make sure transparency in the fund transferring mechanism of the Benazir income support programme and to increase the amount of cash grant.

Keywords: Benazir income support program, Beneficiaries, Transparency, Unconditional cash transfer, Women empowerment,

Introduction

Women empowerment means to give absolutely influence to women not merely the right to use the opportunities and resources but as well as the capacity to utilize these opportunities and assets for the purpose of their social and personal change (Malik, *et al* 2013). Thus, women empowerment cannot observe only as an event. But it is deemed a transformative process of enhancing the ability of individual women to determine her own needs and making decisions independently is her personal and social life. And for this process, the role of intra- household gender relations and social structure is essential to study (Ishaq, 2010).

¹ Lecturer, Gender Development Studies Department, University of Balochistan, Quetta.

² M.Phil Research Scholar, Balochistan Study Centre, University of Balochistan, Quetta.

³ M.Phil Research Scholar, Pakistan Study Centre, University of Balochistan, Quetta.

The present study finds out the impacts of unconditional income grant or subsidy which is provided under the umbrella of Benazir income support program to poor Women for empowering them. In Pakistan, the Benazir income support program is known as the largest and popular sponsored program of the government which is merely targeting the poor women of the country for monetary backing. From this point of view, the current inquiry discovers the financial and social determinants and as well as cultural dynamics liable for making UCT financial support program successful for empowerment of underprivileged women (Arshad, 2011).

In 2008, the government of Pakistan initiated a large scale UCT program for planning to increase the household revenue of the underprivileged families named Benazir income support program. This scheme was initiated by the ruling Pakistan people's party. The mentioned objectives of the Benazir income support program are to remunerate underprivileged families' cash subsidy of Rs. 1000/- monthly aiming to improve the purchasing power of poor families. Through present eligibility criteria of the UCT program only those families can be the beneficiary of the program who having less than Rs. 6000/- as monthly income, or with no or less than 3 acres land will be entitled for cash endowment of Rs. 1000/- on monthly basis. And this amount is given to a woman unconditionally and a woman (beneficiary) having full right to utilize this cash amount according to her choice (ADB, 2009).

According to BISP (2011) the federal government of Pakistan during fiscal year 2008-09 has primarily allocated Rs. 34 billion rupees which are approximately equivalent to 0.3 percent of the Gross domestic product with target coverage of at least 3.5 million people so as to come nearly 15% of the population. And during fiscal year 2009-10 with a huge increase the allocation was Rs. 70 billion for approximately 5 million target families. Gradually, this coverage was expanded in excess of 7 million families by 2010-11. During the fiscal year 2011-12 the aim of this program was to cover approximately 40 percent of the population who are living below the poverty line and for achieving the set aim of BISP government allocated 50.0 billion rupees throughout the fiscal year 2011-12. And for the duration of fiscal year 2015-16 government increased the budget of Benazir income support program and allocated 102 billion rupees with coverage of 50 lac families (BISP, 2011).

Relevance and Justification of the problem

Benazir income support program has primarily concentrated on payment of unconditional cash amount to underprivileged or needy women disregarding social status that may have a bearing on women's strengthening subject in our country. Keeping in view, this lack of BISP internal mechanism for

women's empowerment, there is a need to explore the effects of UCTs on women's access to and control over resources and decision making at household level in the context of highly patriarchal society. So far in the academic literature, less micro level research work is available on unconditional cash transfer to women particularly on BISP with regard to intra-households' gender relations to determine women's access to and use of resources and opportunities and decisions making at household level (Gazdar, 2011).

This study has been carried out to assess the role of Benazir income support program in women strengthening in district Barkhan Balochistan. The study is imperative because Barkhan district is dealing with the issue of gender inequality and gender disparity in all fields of life and the social and economic conditions of women have been badly affected by the some outdated customs of the area. The present study highlights the worth of the BISP specifically its UCT cash grant for the empowerment of women.

The results of study may help or educate the concerned authorities about the view of the beneficiaries concerning to the program and also from the benefits of the program. The present study further finds out the socio- cultural and economic determinants which share to the development of women's empowerment during adopting the UCT cash grant. This study also gives an overview into the public policy so to how unconditional money transmissions to the needy female are being utilized for their specific empowerment indicators such as use of resources and access to income. In addition, the study findings of the present study may enlarge the presented literature and produce more discussions in making UCT successful for empowerment of women of study area in particular and Pakistan in general.

Objectives of the study

1. To understand the role of unconditional cash transfer program of BISP for women's strengthening in the study area.

Literature Review

Benazir income support program (BISP) is running lucratively for empowering women and alleviating poverty of the country and helping the deserving and needy women or families in a translucent way. Benazir income support programme is operating in all four provinces of the country besides this the program is also functioning in the Gilgit Baltistan, FATA, Islamabad capital territory and AJK. Benazir income support program is presently the leading aid program in Pakistan and it is also the third largest financial sharing program of the government, Benazir income support program

spending accounts for 3 percent of country's gross domestic product (Ghauri, *et al* 2012). In the fiscal year 2008-09 according to an estimate that more than 3 million families received CT through BISP in Pakistan. And in the fiscal year of 2009-10 the UCT program was widen for aiming to cover 5 million low- income households (MoF, GoP, 2010).

In its earlier operations, the beneficiaries of UCT cash endowment of Benazir income support program were acknowledged and chosen by parliamentarians via a procedure of recommendation and in this regard each parliamentarian got 8,000 forms to distribute among the population of his/ her constituency. Recommended individual undergoes an eligibility confirmation process through the NADRA and after verification from National Database and Registration Authority the final list of selected households was created and then sent to the Pakistan postal services. When funds were transferred from treasury to postal services after that through postal service's the cash delivered to the female head of the selected households. From April 2009, the selection criteria for beneficiaries have been changed and the recommendation of parliamentarians was finished. The reorganization process has been modified and now selections followed by a using poverty score card, and via the poverty score card the households are discovered through a systematic substitute mean test. By applying the World Bank's introduced "score card" a list of questions comprised on 13 questions are asked from the families concerning to their resources and expenses in a survey (Channa, 2012).

Recently, Benazir income support program has enlarged to integrate various unique initiatives and the presently introduced programs of BISP are the following.

1. Waseela-e-Haq,
2. Waseela-e-Rozgar,
3. Waseela-e-Taleem
4. Waseela-e-Sehat

The Benazir income support program received a targeted approach of offering grants to women from low income households. The conducted surveys of BISP mostly are not based on logical parameters like a study on focus groups, distribution of questionnaires, interviews of the applicants, or the documented appraisal methods of the poverty "score card" approved by the World Bank as individuals were entitled to the financial support. The amount of Rs.1000 which women receive monthly, however, falls significantly little of Rs. 2, 550, (calculated on a dollar a day earning) needed

to stay above the poverty line. On average, Rs 1.000 is divided by a family of six, coming down to Rs 167 per person. This is a mere 6.5% of the needed amount and equals to Rs 5.50 per head per day in this case .

A study conducted in Sindh, the results of study reveal that the main issues are the selection and identification of beneficiaries of Benazir income support program, and majority of beneficiaries are not deserving for granting cash and their selection have been done on the basis of political favoritism, because in its earlier operations, the selection was recommended by the members of assembly, which meant that majority of assembly members facilitated to their own people. Several complaints have been filed against delivery mechanism of cash transfer because the post office personnel deducted Rs 300 to Rs 500 dishonestly from each recipient. This uncertainty has led to demonstrations and conflicts in many parts of the country. And there is also a rising view that the mere amount of one thousand rupees has made a common sense of lowness in the most beneficiaries and has pushed them to grow to be dependent and this attitude is also turning them into beggars (Shehzad, 2011).

The Benazir income support program planned to bring up to date its recent introduced debate card system for aiming to a bio metric system of reorganization in order to enhance the effectiveness of giving monetary aid to recipients. By using the bio metric system of identification the cash will be merely given through finger prints.

Presently the Benazir income support program is offering cash for up to 27 million families across the country. The Benazir income support program's database is a most trustworthy foundation for the economic and social sectors study of the provincial governments and as well as federal government. In Balochistan, approximately up to 400,000 target beneficiaries have been included in the database of Benazir income support programme and they would avail huge benefits from this programme (Magsi, 2014).

Research Methodology

The aim of this research was to assess the role of Benazir income support program in women empowerment in district Brakhan Balochistan. For this purpose, 50 respondents (female beneficiaries of UCT cash grant) were randomly taken from the purposively selected areas of the study area and in this regard two villages of district namely Shado Khan Ishani and Basti Bhadiani were selected, in these villages a huge number of recipients of UCT were available. For the purpose of collecting primary data a comprehensive structured interview schedule was used. The primary data has been gathered from a sample size of 50 women beneficiaries (from two purposively selected

villages) by using the random sampling technique. For presenting the collected information tables have been used. And the data has been analyzed by using the Micro Soft Excel Program.

Results and Discussion

This section of the present study reveals the results of the survey. The purpose of this section of the study was to describe the views of the women beneficiaries of the taken villages of the study area concerning to the cash amount which is provided by the government of Pakistan through Benazir income support program.

Table 1: Conjugal status of UCT beneficiaries

Marital Status of Beneficiaries		
Married	Widow	Total
44 (88%)	6 (12%)	50 (100%)

Table 2: Sum of cash grant

Sum of Cash Grant		
3500 PKR	4500 PKR	Total
02 (04%)	48 (96%)	50 (100%)

Table 3: Transfer/Providing period of Cash Amount

Transfer Period of Cash Amount		
Trimestral	Biannually	Total
47 (94%)	03 (06%)	50 (100%)

Table 4: Delivery-Source of Cash Amount

Delivery-Source of Cash Amount		
BISP- ATM Card	GPO	Total
50 (50%)	00 (00%)	50 (100%)

The quantitative data (Table 1) concerning to the marital status of women beneficiaries the results of study indicate that Benazir income support program's 88 percent respondents were married and 12 percent of them were widow. The Benazir income support program's UCT is just restricted to wedded women. For benefiting this opportunity the women ought to be married.

The quantitative data (Table 2) regarding to the amount of cash subsidy the results of study demonstrate that 96 percent women recipients were getting

4500 Pakistani rupees, while 4 percent recipients were getting 3500 Pakistani rupees. What's more, on the off chance that a recipient does not get the altered sum which is 4500 Pakistani rupees the installment will be converged with the next sum. So it shown that that the greater part of the respondents were getting precise sum which is given by the BISP through UCT.

The quantitative data (Table 3) relating to the provision period of cash subsidy the results of study illustrate that 94 percent women beneficiaries were receiving their money appropriation twice per year, Whereas 6 percent respondents were receiving their cash subsidy biannually. What's more, those respondents they were not receiving their money sum on time they had issue about absence of information and in addition about late entry of their money endowment.

The quantitative information (Table 4) relating to the delivery source of cash amount, the study results reveal that all women beneficiaries were receiving their money endowment through Benazir debate card. At that time when Benazir debit card was not presented the cash endowment was delivered by government post office and that time the sole source of delivering the cash amount of UCT was the GPO (post man).

Table 5: Women’s access to resources (Cash amount)

Access to Resources (Cash Amount provided by BISP)		
Yes	No	Total
43 (86%)	07 (14%)	50 (100%)

Table 6: Women’s control over resources (Cash amount)

Control over Resources (Cash Amount provided by BISP)		
Yes	No	Total
12 (24%)	38 (76%)	50 (100%)

The quantitative data (Table 5) concerning to women’s access to the cash subsidy (which was provided by the Benazir income support program’s through its unconditional cash transfer project) illustrated that overwhelming majority of women beneficiaries (86%) have access to cash subsidy. However, some women beneficiaries (14%) reported that they have no access to cash subsidy. the quantitative data (Table 6) relating to women’s control over resources to the cash subsidy the results of table 2 shows that the vast majority of women beneficiaries (76%) reported that they have no control over cash subsidy which is provided by the BISP. But, a quantity of (24%) women beneficiaries responded that they have control over their cash

amount, after receipt this cash few women's were using the cash by themselves. However, the majority of women had no control over the cash and the received cash were used against their consent by their husbands and male children. Now after getting the cash subsidy some women had got self-respect in household and due to this improved status they were also using their husband's income by themselves.

Table 7: Perception of the respondents about the satisfaction from the current UCT cash amount

View of the respondents about the satisfaction from the current UCT cash amount		
Satisfied	Not Satisfied	Total
06 (12%)	44 (88%)	50 (100%)

Table 8: Perception of the respondents about the dishonesty in Benazir income support program's UCT cash amount

Perception of the respondents about the dishonesty in Benazir income support program's UCT cash grant		
Fair	Unfair	Total
37 (74%)	13 (26%)	50 (100%)

Table 9: Opinion of the respondents about the influence of UCT on women empowerment

Opinion of the respondents about the influence of UCT on women empowerment		
Positive Influence	Negative influence	Total
47 (94%)	3 (6%)	50 (100%)

The quantitative information (Table 7) concerning to the respondents gratification from the current cash grant the results show that 88 percent cash receivers were not satisfied from the present cash amount. While 12 percent cash receivers were satisfied from current cash grant. The overwhelming majority of respondents answered that the current amount is not adequate for solving their issues concerning to their basic needs and as well as to their socio-economic empowerment.

The quantitative data (Table 8) relating to the cash receivers view about the corruption in Benazir income support program's UCT cash grant the study results reveal that although 74 percent women beneficiaries replied that the system or process of cash transmitting is fair and they were getting their total amount on time without any restriction. However, 26 percent cash receivers

replied that the procedure of cash transmitting is not free from dishonesty and they claimed that they were not getting cash amount on time and sometimes they did not receive the total sum of 4500 Pakistani rupees quarterly.

The quantitative data (Table 9) concerning to the influence of UCT on women empowerment the results of study indicate that 94 percent cash receivers were pleased and they replied that the UCT cash grant supporting them in accomplishing their daily basic needs, in addition they also responded that after getting this cash grant their socio- economic conditions have improved. Moreover, the women who were getting cash grant discovered more power in decision-making and in arranging with their spouses for rudimentary leadership process. The results of study reveal that 6 percent cash receivers were unhappy and they replied that the UCT cash endowment did not play a vital role for empowering women and they responded that the plans such as Benazir income support program encourages beggary because the present cash amount of UCT is not sufficient for supporting to initiate a small scale business.

Conclusion

The present study was involved to set up connections between viability of UCT to deprived females and their domestic gender relations that influence transformative procedure of females strengthening. The objective of the research was to investigate the fundamental determinants which impact the procedure of females strengthening assumed that the country's mediation of unrestricted cash transfer to deprived females in the system of Benazir income support program. In such manner, three parts of viability of BISP cash grant to needy females for their strengthening were looked into: how is it working for progressive alteration in women's confidence and acknowledgment; what are its impacts on control over and access assets and decision-making in family substances; and finally, to assess the role of sexual orientation relations and their fundamental relationships with different determinants for adequacy of this UCT for women recipients.

The unconditional cash transfer under BISP was the entrance point at the practice of women's strengthening. It was inferred that UCT works not in detachment but rather through the role of positive women organization, that difficulties the uneven intra family sexual orientation relations while women tied with their household and sub-ordinate status in families. The BISP has given an average unconditional cash grant to deprived women whom they utilized essentially for their child care, sustenance things of the families and education of kids. Resultantly, the UCT has fortified to these needy women for connecting with them to achieve their improved traditional domestic

duties. Numerous women recipients have assumed control over the charge from their male house heads in organizing sustenance and duties of child care and schooling.

The UCT has initiated a positive role with respect to access to and control over cash endowment by the women recipients. Since the BISP cash grant is totally for the deprived women so the women's entrance to this income has been guaranteed in systematic approach.

References

- Arshad, M. (2011). *"Does Money Matter for Women Empowerment"* The Hague Netherlands, November
- Asian Development Bank (2009) *"Cash Transfer Programs for Poor Women in Pakistan"* Accessed 5 April 2011
- Benazir Income Support Program (2011). *"Government of Pakistan, BISP, at a Glance"* Accessed 5 April 2011
- Channa, A. (2012). *"Social Protection in Pakistan"* Asia Research Centre, London School of Economics
- Gazdar, H. (2011). *"Social protection in Pakistan: In the midst of a paradigm shift?"* CSP Research Report 13, January 2011
- Ghauri, I., Gishkori, Z., Khan, G. (2012). *"Benazir Income Support Programme: Does the cash flow to blue-eyed voters?"* The Express Tribune February 4
- Ishaq, A. (2010). *"Completion of one Successful Year by BISP"* The News, June 21
- Magsi, H. A. (2014). *"BISP and Its Impacts on Women Empowerment in Balochistan"* Balochistan Review Vol.XXX.1
- Malik, Z.K., Kiran, S., & Alam, M. (2013). *"The Role of BISP in Poverty Reduction"* City University Research Journal Volume 03 Number 01 January
- Ministry of Finance (2010). *"Pakistan Economic Survey 2007-08"* Islamabad: Finance Division, Government of Pakistan
- Shehzad, I. (2011). *"BISP and Impact on Women's Empowerment"* SAARC Journal of Human Resource Development