

Impact of Benazir Income Support program on socio-economic empowerment of women: A case study from Musa khail district.

Muhammad Gulistan¹, Asmat khan² & Syed Hussain Shah³

Abstract

Women are considered as vulnerable segment of society. They are always deprived of their basic rights particularly in third world countries of the world. Various steps have been taken to ameliorate their living standard. In this regard, BISP program was also initiated to support the oppressed segment of society. This study has been carried out to determine the impact of BISP on women empowerment. In this study the data source is primary using questionnaire survey research method. A sample of one hundred and fifty women among BISP beneficiaries were focused from Musa Khail district Baluchistan. Cross tabulation analysis was used to justify the difference in opinion responses and chi square test was used to determine the association between Women empowerment and support program regarding decision making. The study resulted that there was strong association in empowering women and support program. The support program raised the status of women particularly in household decision making.

Key words: women empowerment, household welfare. Socio economic empowerment, support program

Introduction

Women empowerment means to create such opportunities for women so as to enhance their living standard and enable their contribution for decision making in household management. In Pakistan women's empowerment is

¹ M.Phil. scholar, Department of Economics University of Baluchistan Quetta.

² Assistant professor, Department of Education Colligate Branch

³ Assistant professor, Department of Education Colligate Branch

found in fragile position. As women's empowerment is regarded as an important tool not only to ensure their access to the resources and create an ideal atmosphere but also enable them to consume these resources and avail the chance for their personal and positive social movement. So, the empowerment of women is not mere an event but it is regarded a transition process of ameliorating the caliber of a women to detect her prime needs and making personal decisions independently to smooth her life in a society. In this regard the role of women in domestic affairs and familiar status is significant to analyze in the context of country like Pakistan.

Benazir Income Support Program (BISP) has been initiated by PPP in 2008 when an act was passed in the parliament of Pakistan. Currently, its beneficiaries are nearly 5.63 million. Its annual budget is about 1.15 billion dollars. Almost 99% beneficiaries received payments through technology-based methods like debit cards. The main objective of BISP is to achieve sustainable development goals (SDGs) while alleviating poverty and empowering women at both social and domestic level. At the era of financial crisis due to high fuel prices and high inflation rate particularly in food items, the program initiated at ground level to provide financial support to the deprived community who hardly meet their basic needs while particularly targeting vulnerable women of rural areas. The program highly concentrates on those areas where poverty ratio is high.

BISP is considered as a microfinance and social protection program. Such programs have always been fruitful in raising the living standard of the poorest especially on the part of women. It is, therefore, the government of Pakistan has in recently initiated another program, "Ehsaas" in March 2019. It will also be active in parallel shape along with BISP for social protection. All such program does have ever far-reaching impacts on socio-economic development if run through free and fair system. These programs act as catalyst in the development process and create ease for those who are deprived of basic needs like food, health and education.

It is, therefore, government of Pakistan has taken various initiatives to reduce household poverty specially women, by improving their level of income. However, women empowerment at the micro or regional level has always been neglected. This negligence does not only create hurdles in the way of capital formation but also belittle the living standards of society. It is

therefore, less participation of women is always referred as an important obstacle in the way of economic development.

Pakistan People's Party (PPP) has initiated the support program and was named on behalf of late party leader 'Benazir Bhutto'. Here it has also been criticized while pointing out that 'the BISP has been criticized for its affiliation to a specific political platform, and it is perceived as a source of producing vote balance for a political group. However, the stated goals of BISP are to create shelter for destitute families to magnify their purchasing ability by granting cash of Rs.1000/- that was equal to \$12 monthly at the time and empowering women through targeting female head of family or adult female member of the family as a recipient. This amount is transferred to a woman and have no restriction upon the utilization of the amount. She has freedom in making her choices and decisions according to her own preferences.

This research paper therefore, examines the impacts of BISP on women's empowerment from social dimensions. The BISP is the largest program launched by Government of Pakistan to empower women coupled with provide them financial support in order to raise their living standard. From this perspective, this study analyses through primary data the impact of BISP towards empowerment of women.

Literature Review

The significance of transfer program was highlighted since 2008 when it has been launched to support vulnerable and oppressed women. Certain socio economic changes brought during the last half of the twentieth century tended to make women more vulnerable particularly in developing countries.

Ishaq (Ishaq, 2010) analyzes the impact of the BISP settlements on poverty reduction. He argued that BISP played vital role to bring reduction in poverty. The support program not only make an individual independent of having his own business but also bring about enhance his living standard. Kausar and Qureshi (Kausaretal, 2005), study on the citizens of Punjab denotes that the support program (PRSP) ameliorated the living standard of women, as the results affirm the direct relationship between the credit provision and reducing poverty . Study resulted that Punjab rural support Program (PRSP) had provided reliable result in reducing poverty and recommended for more initiative steps.

The article “Benazir Income Support Program (National Social Protection Program)” by Farooq abad (2017) the importance of payment mechanism is highlighted through reference of software project manager. The prime introduction of BISP is however focusing at its objectives; which is to eradicate poverty while providing cash funds to vulnerable families. The author also highlighted the unfairness in its selection criteria, as BISP carried out national socio-economic Survey which took stock of socio economic levels of the entire population of Pakistan through proxy means test (PMT) and identified the minimum score to become beneficiary family. One important aspect is that it is known everywhere that household demographic is always dynamic in nature, it changes to a considerable tenure of 5 years due to various factors such as age, time, design implementation etc. Furthermore, the author also pointed out the BISP’s new fresh survey to update the previously collected data of —National Socio-Economic Registry (NSER)

The further clear picture about payment mechanism and also regarding its nature, a relative study was conducted with help of a research study of Kathy Lindert et al. (2007) which is “The Nuts and Bolts of Brazil’s BolsaFamilia Program: Implementing Conditional Cash Transfer in a Decentralized Context”. The research paper is a deep research study on one of the largest cash transfer programs BolsaFamilia Programme. It describes about the nature of BFP, its perception and origin, designs and parametric, payment systems, program oversight and continuous monitoring of the program. The highly interesting factor was to study BFP is the belief of Brazilian citizen behind, that poor are poor because of the —fault of an unfair Society this principle is accepted by 76% of Brazilians. And also that —poor have very little chance to avail any opportunity to rescue themselves

Another research paper of Sophie Plagerson & Marianne S. Ulriksen with a name “Cash Transfer Programs, poverty reduction and empowerment of Women in South Africa” (2015) also talks about such type of transfer program running in south Africa mainly focusing on poverty as well as women empowerment. The research paper was corroborated and funded by international labor organization (ILO) ; while coordinating with other countries like Chile, India, Brazil and Mexico, the case studies were being compared to establish a ground on which ILO had aimed to flourish and provide reliable recommendations for the promotion of economic

empowerment to women through social protection. South African social grants program had been found an important source for human development as by —African National Congress (ANC). The objective was to redress the historical injustices & inequalities

The four UN Conferences held to highlight the issue and struggle to defend the right of women parallel to NGO meeting helped inspire women globally at all levels of society creating one of the major social movements of the century. The rights for women are heeded a lot in the family exploring the inner violence and demanding due privileges for them. Women participation in all the institutions is encouraged so as to ensure a prestigious status for them in the society.

Kalim, R. and Taseer, S. (Kalimetal, 2011), elaborated that the World Bank is one of the critical sectors to minimize poverty and how to initiate any effective programs globally for alleviation of poverty.

Research Methodology

In a questionnaire a number of questions are set by researchers and are filled by the respondents. In this study, survey based method is used with the assistance of reliable questionnaire. Initially the sample size was set up for the particular population was 243. But due to poor response, inaccessibility to key participants, illiteracy, less civic awareness along with cultural values and varying ethnic conditions in the region so, the size of sample was squeezed to 150 samples almost half of the sample size. The statistical technique used in this research was the application of chi square test so as to test the significant of difference. The chi square test is applied to justify the significant relationship among different characteristics. A chi square is the sum of ratios. Each ratio shows difference between a square frequency and an expected frequency. Here the chi square test is applied to detect whether support program is motive to boost the income level, confidence level and also decision of household management.

Descriptive & Chi-Square Analysis of Opinion Data (Results and discussions)

1. BISP is the Solution Of Poverty

Table 1

Response	Frequency	Percentage	χ^2	p-value
Strongly Disagree	05	3.3	97.733	0.000*
Disagree	14	9.3		
Neutral	31	20.7		
Agree	75	50.0		
Strongly Agree	25	16.7		
Aggregate	150	100.0		

Note: level of significance is 5%

Table 1 explains ratio of beneficiaries of BISP related the item “BISP is the solution of poverty.” The result of the chi-square test is found significant as p value is less than 0.05. Hence, the null hypothesis, which claims that there is no significant relation among respondent’s responses is rejected at 5% level of significance. So it ultimate resulted that BISP plays vital role in poverty reduction.

2. Did It Meet Your Expectations?

Response	Frequency	Percentage	χ^2	p-value
Strongly Disagree	01	0.7	126.600	0.000*
Disagree	18	12.0		
Neutral	34	22.7		
Agree	81	54.0		
Strongly Agree	16	10.7		
Aggregate	150	100.0		

Table 2

Note: level of significance is 5%

Table 02 elaborates frequency of beneficiaries of BISP regarding the item “Did it meet your expectations.” The result of the chi-square test statistic is

found more significant as p value is lower than 0.05. Therefore, the null hypothesis, which claims that there is no significant variance among respondent's views regarding BISP meet the expectations of beneficiaries is rejected at expected significance. So it affirms that BISP meets the expectations of the beneficiaries.

3. The Selection Of The Beneficiary Of BISP Is Fair.

Response	Frequency	Percentage	χ^2	p-value
Strongly Disagree	13	8.7	126.600	0.000*
Disagree	13	8.7		
Neutral	49	32.7		
Agree	65	43,3		
Strongly Agree	10	6.7		
Aggregate	150	100.0		

Table 3

Table 3 elaborates the opinion of the beneficiaries of BISP regarding “The solution of beneficiary is fair. Highly significant result of the chi-square test was observed as p value is lower than .05. Thus, the null hypothesis whose suggestion was that there is no significant difference among respondents regarding selection of the beneficiary is fair is found to be rejected. So it affirms that selection of beneficiary of the support program is fair.

4. You have freedom to express personal views in family matters.

Response	Frequency	Percentage	χ^2	p-value
Strongly Disagree	11	7.3	126.600	0.000*
Disagree	26	17.3		
Neutral	18	12.0		
Agree	69	46.0		
Strongly Agree	26	17.3		
Aggregate	150	100.0		

Table 4

Schedule 04 elaborates the opinion of the beneficiaries related to “You have the freedom to express personal views in family matters.” the chi-square test statistic provided intensively significant result while p value is found less than .05. So, it denied the perception of the null hypothesis, while having no difference among respondent's responses is rejected at given level of

significance. The outcome is that the beneficiaries have freedom to express their personal views in family matters.

5. You spend the money in purchasing of household items

Table 5

Response	Frequency	Percentage	χ^2	p-value
Strongly Disagree	17	11.3	126.600	0.000*
Disagree	11	7.3		
Neutral	19	12.7		
Agree	69	46.0		
Strongly Agree	34	22.7		
Total	150	100.0		

Note: significance level is 5%

Schedule 5 elaborates the perception of the beneficiaries of BISP about “You spend the money in purchasing of household items. “The chi-square test statistic result was found intensively significant owing to lower p value than significance. Consequently it rejected the null hypothesis that no difference lies among correspondent’s responses that they spend the money in purchasing at expected significance level. Ultimately it resulted that they spend the money in purchasing of household items.

Possession and Access over Household items (Decision Making)

Table 6

Possessions	Indicators	frequency of respondents (n=150)				
		Yes	No	χ^2	d.f	P_value
Expenditure at consumption pattern	Food and kitchen items	113(75.3%)	37(24.7%)	38.507	1	.000
	Water pump	19(12.7%)	131(87.3%)	83.627	1	.000
	Embroidery items	137(91.3%)	13(8.7%)	102.507	1	.000
	Medicine and clinical checkup	46(30.7%)	104(69.3%)	22.427	1	.000

Possession of electronic items	Sewing machine	127(84.67%)	23(15.33%)	72.107	1	.000
	Television	99(66%)	51(34%)	15.360	1	.000
	Fridge	53(35.0%)	97(64.67%)	12.907	1	.000
	Washing machine	86(57.33%)	64(42.67%)	3.227	1	.072
Household management	Status	before	after			
	Purchase of household items	19(12.7%)	28(18.7%)	10.178	3	.017
	Household equipment expense	23(15.3%)	42(28.0%)	10.367	3	.006
	Schooling of children	23(15.3%)	35(23.3%)	5.330	3	.70
	Ownership of household items	9(6.0%)	20(13.3%)	14.189	3	.003

Note: significant at 5% level of significance

Expenditure at consumption pattern

The result described in table 6 describes the women's empowerment in respect of expenditure at consumption items. An empowered women might be having freedom to make expenditures at different items such as food and kitchen items, water pump, and embroidery items, medical and clinical checkup. The finding tells here that 75% of the beneficiaries have expenditures on food and kitchen items. Similarly 12.7% have access to make expenditures on water pump and 91% among beneficiaries have expenditures on embroidery items. Among beneficiaries 46% make expenditures upon medicine and clinical checkup.

The values of chi square denotes that chi square values reject null hypothesis if p value is less than 5% level of significance. It is therefore in the above cases the null hypothesis considered as null which declares that there is no significant relationship of BISP with expenditures at consumption item is rejected. This further recommends that there exists strong association between access to support program and expenditure at consumption pattern.

Possession of electronic items

Another justification of empowered is given in the table on the basis of their ownership at certain electronic items. The results in the table explicitly elaborate that the beneficiaries are capable at certain extent to have certain electronic items in their possession such as sewing machine, fridge, television and washing machine.

Chi square values are significant showing that majority of the beneficiaries had access to electronic items. While considering the result of washing machine which is not significant at 5% level of significance so, null hypothesis rejected here partially. However the result in table declare that there was found strong association between access to support program and possession of electronic items.

Household Management.

One of the most important justifications about women empowerment is to determine their role in household management. In this regard in third row of the table 6 the decision making of women is analyzed before and after access to the support program. As in the table 6 the results declare that in purchase of household items before access to the support program only 19% among beneficiaries were having their access and after support program the percentage increase to 13.33%. Similarly in case of household equipment, schooling of children and ownership at household items we found positive tendency after access to Benazir Income Support Program.

Chi square results are almost significant showing that majority of the beneficiaries were empowered in household management after access to the support program. While schooling of children the result is not significant which shows that women hardly meet their basic needs and cannot concentrate at the education of their child.

Conclusion:

This paper probed the impact of Benazir income support program on empowerment of women. The findings obtained through the results established a strong opinion that the beneficiaries have really improved their socio-economic status and got empowerment at great extant. The study also provided the results that beneficiaries have better access in certain electronic items such as fridge, sewing machine, washing machine. The beneficiaries also make certain expenditures on consumption pattern such as food and kitchen items, embroidery items, medicine and clinical checkup etc. There is

also a positive tendency in decision making in household management after access to the support program. The opinion of the beneficiaries obtained significance in family matters and also in household management. The study concludes that the support program made the beneficiaries capable to improve their way and quality of life.

Policy Implication:

Mass poverty, deprivation and oppressed women is named as one of the critical issues as a whole and particularly in a very primitive region and also developing countries like Pakistan. However in Pakistan the situation is further aggravated in Baluchistan province where women literacy rate is highly unsatisfactory. Women who are in a vulnerable situation always found themselves in a gloomy position while having shortage of basic needs. Meanwhile their opinions were also not given due significance in household management and also in decision making.

It is therefore government of Pakistan initiated certain programs not only to reduce poverty but also to empower women so as to have moderate way of life. To address the issue world famous institute like World Bank, UN and different NGOs also initiated certain effective program.

Women are the victims of gender inequality, discrimination and oppression. As this gloomy condition is the violation of basic human rights. It is therefore government of Pakistan is striving a lot to encounter such issues. So, effective policy is needed to provide women prestigious status and equal rights in education and health while empowering women so as they may perform better in family matters and also participate in national activities. Certain social and cultural obstacles are observed when a women visit in any local shop or market. So, it makes their choices limited and confine them to have only household work and their basic rights, freedom of expression is suppressed which is a vehement gender discrimination.

Empowerment has certain positive political, social and economic impacts. An empowered women is fully aware of political awareness and possess the ability to take active part in politics and political system becomes democratic in real and spirit. Women's empowerment also has social impacts as she actively concentrates in social activities. It is the basic right of every individual to have freedom of expression and their opinion may have due significance in the society, so, the violation of this principle will be considered as unfair and injustice against basic human rights. The economic

impacts of women empowerment cannot be neglected. As women can play an active role in economic activities. Women can be active labor force if they are well equipped with knowledge and professionally trained. So, their share and contribution in GDP will raise the economic activities.

The life today is not confined till meet of basic needs such as housing, food or dress. Now variety and choices brought complexity. Individual expects to meet all those needs which have secondary significance. These items include TV, mobile, vehicles, descent dress which may not be among primary needs but create comforts in life. So, the fundamental needs are changed from nourishment to wellbeing. In such situation it is the utmost duty of government to initiate support programs like Benazir income support program to have soft corner for the oppressed in order to reduce poverty and empower them socially and economically.

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