



## Women Empowerment Through BISP: An analysis of The National Cash Transfer Program (NCTP) in Sindh from 2008-2018

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### Abstract

*Current study intended to analyze the Benazir income support program (BISP), empowering women economically, socially and politically. This program was started in 2008 and National Cash Transfer Program (NCTP) is core program of BISP. Vulnerable families are given stipend every month Rs. 5000 which was Rs. 1000 in 2008. For this paper qualitative research was designed to analyze the outcomes of program and purposive sampling methodology was applied in the selection of respondents. 40 women beneficiaries were interviewed and two Focus Group Discussions (FGDs) were conducted among male members to analyze the impact of unconditional cash transfer (UCT) program on empowerment of women. universe for the present study was selected District Hyderabad, Sindh. The indicators of women empowerment were increased by self-image & confidence, mobility, Household decision-making and influence, employment and economic independence, saving and spending habits, market accessibility, health and education (human capital) and collective identity/action, marriage norms, notions of citizenship and political representation. Data was analyzed by using thematic analysis method. Analysis of interviews and FGDs indicated positive impact of Benazir income support program on women empowerment. In the last some suggestions and recommendations were forwarded by researcher in the light of findings of study.*

**Keywords:** : Cash transfer program, empowerment, economic, mobility

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### **(1) INTRODUCTION:**

Benazir Income support program BISP started in Pakistan in 2008, with the main purpose to eradicate poverty and uplift the living standard of poor. The National Cash Transfer Program (NCTP) also started in 2008, and its core program of BISP. Beneficiaries of BISP and NCTP are poor woman, criteria of having computerized National Identity Card and are ever married women. Currently, it has five payment disbursement mechanisms. Pakistan Post Money Orders, Smart Card payment dispersal System, Mobile Banking System, Debit Card System, Bio-Metric Verification System (BVS). 96 percent beneficiaries are withdrawing unconditional cash transfer amount through all time machines (ATMs). By 2018 in Pakistan there are 7.7 million eligible beneficiaries and out of them unconditional cash transfer (NCT) program has reached to 5.29 million beneficiaries (<http://bisp.gov.pk/bisp-achievements-english/>).

### **(2) DEMOGRAPHIC INDICATORS OF SINDH**

Total No. Beneficiaries H/H	Total No. Beneficiaries Families
1714331	1883369

Sources:<http://bisp.gov.pk/wp-content/uploads/2017/01/BISP-Demographic-Directory.pdf>

Table showing total number of households and number of families in Sindh, that are getting unconditional cash transfer.

### **(3) DEMOGRAPHIC INDICATORS OF HYDERABAD**

Total No. Beneficiaries H/H	Total No. Beneficiaries Families
54672	60580

Sources:<http://bisp.gov.pk/wp-content/uploads/2017/01/BISP-Demographic-Directory.pdf>

Table indicating total beneficiaries of unconditional cash transfer program in Hyderabad district.

Poor women were initially stipend 1000 rupees per month and dispersed quarterly 3000 to ever- married poor women through this program. The amount is now increased by quarterly 5000 rupees.

Empowerment is broader term, has been defined in different way by different scholars and academicians. Women Empowerment has some common indicators which have been used in this paper to examine impact of BISP.

#### **(4) WOMEN EMPOWERMENT:**

Women empowerment as defined by Kabeer (1999) is the ability of an individual to set her own goals and act upon them. One report indicated that 64% women confirmed that they had control over cash transfer and women feel less dependent on male after having money at their hands. They felt confident after contributing to household with UCT amount. BISP has also contributed directly as well indirectly in voting right of women, because every beneficiary have computerized National Identity Card. (Cheema, Hunt, Javeed, Lone, & O’Leary, Benazir Income Support Programme :First follow-up impact evaluation report, April- 2014)

BISP beneficiaries were investigated using the empowerment indicators and questions were asked related to the perceptions of these women about the changes in their lives because of the program.

#### **(5) OBJECTIVES:**

- To analyze perception of beneficiaries of BISP on program.
- To analyze the change in social status of beneficiaries of BISP Program.
- To analyze the change in economic empowerment of beneficiaries of BISP Program.

The indicators for empowerment were kept same as of standard and found in most of the researches. (Cheema, Hunt, Javeed, Lone, & O’Leary, Benazir Income Supprot Program : Final Impact evaluation Report, June-2016)

- Self-confidence, self-esteem and self-image
- 
- Mobility
- 
- Household decision-making and influence
- 
- Employment and economic independence
- 
- Saving and spending habits
- 
- Market accessibility
- 
- Health and education (human capital)
- 
- Coalition habits and collective identity/action
- 
- Marriage rules
- 
- Notions of citizenship and political representation

## **(6) RESEARCH METHODOLOGY:**

Qualitative research is designed to achieve above mentioned objectives of the study. Method of data collection was Focus Group Discussion and open ended questionnaire, Two FGDs have been conducted among 6-10 female and 40 open ended questionnaires were utilized to get information from beneficiaries of District Hyderabad. Total number of participants in focus group discussion was 18, who were beneficiaries of unconditional cash transfer program. Universe of the study is Hyderabad, Sind. Thematic data analysis method is applied to analyze the data. Codes were assigned and themes were settled and reported in current study very carefully. Much care of ethical considerations & to control biasedness were taken by researchers.

## **(7) LITERATURE REVIEW:**

Women empowerment is multidimensional concept; no society could progress without ensuring all the right to women. women should have right to keep their property, to get education and to work. Women empowerment is not merely the empowerment of woman but it is empowerment of family and society. Equal opportunities should be provided to women as men in society Sohail, Mariam. (2020).

Benazir income support program is important program of the government of Pakistan to reduce the poverty and increase the consumption of poor families. Cash transfer is widely used strategy in developing countries and in Pakistan it started in 2008. Study found positive impact of cash transfer on poor families. Cash is transferred to women with intention to make proper use of cash. Study revealed that household control and consumption on children is increased among beneficiaries. (Ambler, Kate, Brauw, & Alan, 2017) A quantitative research study was conducted in two districts of Punjab, Pakistan to analyze role of BISP in women empowerment. Study found BISP program very effective in raising status of poor rural women of Pakistan. In Punjab 71% women were beneficiaries of BISP program and program as positive impact on poverty reduction. N. Zonaira, Hongwei H, Yaseen M. , Tariq.M, (2020)

BISP program is no doubt a good program to support poor families especially poor women, but don't know ow long government will transfer amount to poor people through UCT program. Program needs to be improved. 77% Respondents confirmed that their level of consumption has been increased, Ahmad, Shahzad. (2018)

Social safety net programs are initiated in countries to help vulnerable groups and in Pakistan Benazir income support program is indented to help poor families and empower women. Program has positive impact on poor families in country especially in interior Sindh and southern Punjab. (Shehzad, 2011)

This study evaluates the impact of Benazir income support program (BISP) but confines to National Cash Transfer Program (NCTP) carried out under Benazir

income support program. Report shows that overall program has positive impact, but its effectiveness could be improved by overcoming issues like duplication, lack of coordination among organizations and fragmentation. (Durr-e-Nayab & Farooq, 2012)

A study was conducted on beneficiaries of Benazir income support program in District Peshawar to analyze the effectiveness of program. Study found that respondents were satisfied with program, 71% respondents agreed that there is no corruption in program, 93% confirmed that they are not forced to caste vote by donors. For poverty reduction and women empowerment this good program and has positive impact. (Malik, Kiran, & Alam, 2013)

Unconditional Cash Transfer has increased the control of women over UCT in Pakistan but still in Sindh and Baluchistan women do not have control & choice. BISP has positively contributed to female mobility and voting right. (Cheema, Hunt, Javed, Lone, & O'Leary, Benazir Income Support Programme :First follow-up impact evaluation report, April- 2014)

BISP has positively increased the access of women to money, mobility, and access to human resources, economic resources and education. Literacy rate among beneficiary women is still very low that is 10% in Sindh. Computerized National Identity Card possession has increased the portion of women who cast votes but still not with their own choices. Decision making power and participation is increased in KPK followed by Punjab but Sindh province shows very little progress in that. (Cheema, Hunt, Javed, Lone, & O'Leary, Benazir Income Support Program : Final Impact evaluation Report, June-2016)

BISP is very effective in women empowerment through BBC's and social mobilization. (Marvi, 2017) Study found that there is positive and strong relationship between the economic status and health status of women. Those women who had employment or other economic resources had better chance to spend on health and had comparatively good health. (Felix, 2017) In a Doctoral Study conducted in Haiti to analyze the impact of women empowerment programs focusing on education and economic benefits on women empowerment found that these programs have positive impact on status and empowerment of women. For women equity equality work of Non-Government Organizations is not enough but it is good and has positive impact. (Weinstein, 2019) Study concluded that BISP as some negative impacts. There is no positive relationship between poverty reduction and BISP. People get very little amount by UCT and don't do labor or other kind of work. Saeed, M., K.f & Hayat, M. A., 2020.

## **(8) ANALYSIS & INTERPRETATION OF DATA:**

### **(8.1) CONFIDENCE AND SELF-IMAGE**

The entry point in the program is to be a woman and belonging to the poverty line or poor. Getting money herself was the first step of empowerment process. Out of 40 women, 26 women said that they are confident than before the program. Coming

out from home to city area and receive BISP installment or making computerized National Identity Card first time was a major breakthrough in boosting the confidence.

Women had the opinion that in the start of the program men used to receive the money from post man when he used to come to village and men used to receive money. After getting smart card, they feel confident to visit the nearby branches and collect the money. They said that they really wait for the installment and they plan the expenditures to support and meet the food needs of their kids and whole families. 6 women told that they have started small business at home from the installments and now they are passing good life

### **(9) MOBILITY**

Generally, the mobility is issue in the rural areas where men don't allow the females to go outside home. It is told women not to talk to strangers or accompany any non-family person. Even the talk is not allowed to the strangers. The women who were interviewed told that that this issue is no more and now they use to travel in Rickshaw to city area and visit the market and purchase groceries and the food items.

### **(10) DECISION MAKING AND INFLUENCE**

Out of 40, 28 women responded that now they are listened at home and their decision is somehow influenced. While asking the question whether their decision is final? They said not particularly but they are listened, it is a big success. They told that that they have gained importance in the family and involvement in family matters has increased their say. They were talking more about "inclusion" in decision making is worth in their lives. Some widows who are still living with them in laws told that they are not included in the decision making

### **(11) ECONOMIC OPPORTUNITY AND EMPLOYMENT**

As it was mentioned earlier that six women have started their own business Other who were interviewed are already working some paid work to support their husbands, or using the sewing machines to sew clothes. One widow told that she saves money from the installment, pays fees of child and rest is spent on the food. As the program does not provide the direct employment so fraction of unemployment was more from the selected sample.

### **(12) SAVING HABITS**

It was encouraging to see that women have increased their saving habit and initiation of the business seemed good practice. They told that the installment money has increased their purchasing power and some money is saved from the installment

### **(13) MARKET ACCESS**

The program has empowered women and they are now connected to the markets. Out of 40, 18 women told that they have their sewing machines and they visit the nearby markets or travel to nearby city centers to buy thread, clothes and other stuff for the quilt naming, clothes making and other things. Some women said that they travel to city only for cash collection from ATM and they don't go markets independent

### **(14) EDUCATION AND HEALTH**

BISP families who were interviewed told that they have now access to the health facilities and sometimes they go nearby cities for the medical treatment. As mentioned earlier some women have put their money to pay fees of their kids. Four women reported that they have included fruit in the normal die.

### **(15) EFFORTS FOR COLLECTIVE ACTION**

In order to remove obstacles in daily life, collective actions and the efforts are always helpful in the social

### **(16) CHANGE IN FAMILY AND THE SURROUNDINGS, HABITS**

While responding to the questions, the women replied that "we sit together to discuss our problems. They told that they prefer work together rather than go in the competition. In the start of business 6 women said that they faced lot of challenges. As it is already mentioned that they have increased their saving habits and it seemed they use internal loaning for meeting their needs. Sometimes they go to city in groups and hire rickshaw or any vehicle by collective contribution.

### **(17) MARRIAGE, ROLES**

In most of the areas in Sindh the right to have choice in one's own marriage is not allowed. So force marriage exists in many of the areas. Most of the marriages are child marriages. In our sample, 30% women said that they were not asked about their decision such as 40% said that they were consulted. Remaining were elders. But one of the best finding was seen as women told that they are now asking from their children about their choice.

### **(18) VOTE RIGHTS**

Out of 40 sample, 29 women said that they casted their votes. They told that it is because of the confidence they have got from the BISP program

### **(19) CONCLUSION:**

It has been concluded that BISP especially Un Conditional Transfer (UCT) program has positive impact on lives of poor women. 26 respondents out of 50 confirmed

that self-image and confidence level is increased. Mobility is increased, woman need to go city to withdraw cash from ATMs. Possession of CNIC was the main condition to avail UCT, due to which woman got NICs and voting access. Women reported that from UCT they purchase fruits and spent money on the education of their kids. UCT amount is income which has generated the income of women, 6 women out of 40 had started their own business from that amount and also had adopted habit of savings. Their voice was now listened at home and had say in decisions of house hold. 30% respondents were in favor of marriage with consent. BISP has overall positive impact on all indicators of women empowerment.

## **(20) RECOMMENDATIONS:**

1. As study has found positive impact of BISP on women empowerment so government needs to continue it with addition of some new services. BISP beneficiaries can spent amount has shown in this research on their kids but they could not get education in this age. Government must start adult educational programs and health programs/cards to BISP beneficiaries to avail health services.
2. This study came up with the results that saving habits are adopted by BISP beneficiaries and women had started their own businesses, therefore government must start skill development training sessions for beneficiaries and also provides them marketing facility.
3. Participation in family matters and important decisions, say in marriage decisions and correct use of vote is not only associated with possession of NIC but also awareness that will come by education. Therefore, it is suggested that human right and women rights awareness programs must be started in their community. Education facility for adult women must be provided.

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