

The Impact of Benazir Income Support Programme (BISP) on Women Empowerment and Poverty Alleviation in Pakistan



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List of Acronyms

ANOVA	Analysis of variance
BISP	Benazir Income support program
CCT	Conditional Cash Transfer program
CEDAW	Convention on Elimination of Discrimination against Women
CNICs	Computerized National Identity Cards
CT	Cash Transfer
EE	Economic Empowerment
FATA	Federally Administered Tribal Areas
GDP	Gross Domestic Product
GII	Gender Inequality Index
HDI	Human Development Index
ICT	Islamabad Capital Territory
IFAD	International Fund for Agricultural Development
MDGs	Millennium Development Goals
NADRA	National Database and Registration Authority
NERs	Net Enrolment Rates
NSER	National Socio-Economic Registry
OPM	Oxford Policy Management
PCI	Pakistan's per capita income
PE	Political Empowerment
PKR	Pakistan Rupees
PMT	Proxy Means Testing
PPP	Pakistan People's Party
PYSE	Psychological empowerment
SDGs	Sustainable Development goals
SE	Social Empowerment
UCT	Unconditional Cash Transfer program
WB	World Bank
WE	Women Empowerment

List of Acronyms

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GDP	Gross Domestic Product
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HDI	Human Development Index
ICT	Islamabad Capital Territory
IFAD	International Fund for Agricultural Development
MDGs	Millennium Development Goals
NADRA	National Database and Registration Authority
NERs	Net Enrolment Rates
NSER	National Socio-Economic Registry
OPM	Oxford Policy Management
PCI	Pakistan's per capita income
PE	Political Empowerment
PKR	Pakistan Rupees
PMT	Proxy Means Testing
PPP	Pakistan People's Party
PYSE	Psychological empowerment
SDGs	Sustainable Development goals
SE	Social Empowerment
UCT	Unconditional Cash Transfer program
WB	World Bank
WE	Women Empowerment

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Abstract

Women empowerment is considered as central goal of development interventions in the world. However, the situation regarding women's empowerment in Pakistan is depressing as women are one of the most vulnerable segments of Pakistani society. They are exposed to severe poverty and gender discrimination due to economic and cultural limitations that impede their development. Benazir Income Support Program in Pakistan provides unconditional cash grants to poor women in hope of achieving its objective of poverty alleviation and women empowerment. This study aims to investigate the impact of BISP unconditional cash transfer program on women empowerment

and poverty alleviation. The study breaks down women empowerment into four types of empowerments that together lead to women empowerment. These are political, social, economic and psychological empowerment. The study employs a qualitative and quantitative approach involving the collection of both primary and secondary data in order to determine whether a statistically significant relationship exists between BISP unconditional cash transfer program, women empowerment and poverty alleviation. For this purpose, SPSS analysis and Difference-in-difference technique were used to determine the statistical relationship between the independent and dependent variables coupled with a thematic analysis of the qualitative data to identify distinctive patterns in the data. The results of the empirical analysis thus revealed that BISP unconditional Cash Transfer program does have positive impact on beneficiary's women empowerment and poverty alleviation but this impact is only moderate. There is a need to either reform the existing program or introduce new programs that ensure that there is a marked difference between the differences of empowerment of beneficiaries and non- beneficiaries so that the program has more effectiveness.

Chapter 1: Introduction

1.1. Background

All the developing and under-developed countries joined hands with the International community to empower women. In the year 2000, Millennium Development Goals (MDGs) were developed. One of MDGs is about empowering women (*To Promote Gender Equality and Empower Women*). Unfortunately, very little efforts were made by the developing countries to achieve the targets set forth by MDGs. The effectiveness of poverty reduction programs for women's empowerment and achieving gender equality was being questioned. After the failure of developing countries in achieving the targets of MDGs, another global poverty reduction strategy, the Sustainable development goals (SDGs) was developed which was again adopted by the developing countries. To alleviate poverty and empower women was one of the major goals of SDGs. Various social protections and poverty alleviation programs were adopted by the countries including Pakistan for the accomplishment of SDGs goals (Khan S. , 2016).

Social protection is defined as the set of policies and programs designed to reduce poverty and vulnerability Under-developed and weak social protection systems have created high levels of poverty and risk for the population. In Pakistan, the increasing risk of natural calamities such as earthquake, rains and floods have emphasized the need for great consideration towards social protection problems especially for the most susceptible, including women. Women's empowerment can be stated as to give power to women for having not only the access to the resources and opportunities but also, the ability to utilize these resources and opportunities for their personal and social change (Charlier, 2007). This thesis is based on a study that aims to assess "Benazir Income Support Programme (BISP)", as a main social safety net programme and

its impact on women's empowerment in Pakistan. It investigates effects of the unconditional cash grant program on the empowerment of poor women beneficiaries in Pakistan. BISP has been the largest social safety net program that Government of Pakistan sponsored which meant for poor household targeting only women as beneficiaries for financial support. From this stand point, the study explores the impact of unconditional cash transfer provided under BISP on the social, political, psychological and economic factors of empowerment of poor women.

1.2. Concept of 'Empowerment'

The concept of women's empowerment is gradually used to understand what is required to change the condition of poor, vulnerable and helpless women. Particularly in the third world and the developing countries the situation of the women is not very promising. They have very few opportunities and choice to make decisions for their lives. One of the major reasons for disempowerment of women in developing countries is *poverty* (ADB, 2003). It is important to understand the concept 'empowerment', prior to the discussion regarding the relationship between poverty alleviation and women's empowerment. (Rowlands, 1995) identifies that power can be generally defined in terms of control and influence over others. The control is validated by men over men, men over women, and by the dominant social, political and economic class over the people who are marginalized. If people are constantly deprived of power and influence in a society, they begin to take on this deprivation of power. Rowlands used the term '*internalized oppression*'. The marginalized people for their survival in a dominant social, economic or political class become used to this oppression. The definition of empowerment is to bring people into the decision-making process. They should participate in the decision-making process in the economic and political spheres of life. Empowerment is defined as "a process of awareness and capacity building leading

to greater participation of women, to greater decision-making, power and control, and to transformative action” (Karl, 1995).

1.3. Concept of “Women Empowerment”

Women’s empowerment has various definitions with a lot of disagreements and agreements. Broadly, the empowerment of women directs towards a mechanism of moving from a position of powerlessness to a position of achievement in terms of political and socio-economic participation. There is a consensus on the argument that women empowerment simply means ‘enablement’, although the role of state and international organizations may be questionable regarding women's empowerment. However, in a developing country the position of an average women may not allow her to ‘enable’ to have a say in decision-making and to attain power over resources. Therefore, state’s department can act as an external medium or it could also be some organization for creating enabling conditions and serve in women's empowerment. (Mosedale, 2005)

(Khan, 2016) argued that empowerment is a three step phenomena, it initiates with the notion of ‘power within’ which refers to the personal (micro) level, then moves on to ‘power to’ and ‘power with’ at political and economic (macro) levels. Empowerment of women is a persistent process which changes both levels the individual level and also at political and social levels. The notion of Women’s empowerment has been debated upon in terms of individual/personal character building and collaborative group thinking. According to (O.N.Moser, 1989) "*Empowerment is the capacity of women to increase their own self-reliance and internal strength*". This is identified as the right to determine choices in life and to influence the direction of change, through the ability to gain control over material and non-material resources”.

The significance of Political empowerment of women becomes vital when we talk in a development scenario where 'power within' cannot be considerably favorable until women are strengthened and empowered from political perspective. Three aspects of power are viewed by(Friedmann, 1992): social, psychological and political power. Social power includes knowledge and skills that enhances production at family level as well as provides bases for political power. The understanding of political strength is of a mechanism which influences policies that in turn determine both macro and micro processes as well as structures.

Women empowerment is generally defined by three elements: Women's sense of self-complacency, control over own with rights awareness, and their capacity to impact the way of social change. It has multiple, interdependent and interrelated social, financial, personal and political dimensions. Economic empowerment may include giving her rights of properties, giving her rights of properties, financial responsibilities and business convenience. Regarding social dimensions, it means that the social standing of both men and women should be equal avoiding all gender based discriminations on equality and injustice. In political terms, the women should be having rights of reserving seats in provincial as well as national-assemblies. and also providing the right of independent vote. Personally, women should be facilitated for choosing for their own self with equal liberty and freedom such as in the case of marriage, vocational pursuit. In a nutshell, the objective of women's empowerment is to provide women with aims their social, financial, political and personal rights. (Ronaq, 2014)

There seven important elements regarding the empowerment of women are: rights awareness; betterment in living standards, productive resources should have equal ownership, improved health maintenance opportunities for her family as well as herself, literacy level and higher education, improved collaboration in eco-commercial regions, and gaining independence, self-confidence

and integrity. Furthermore, education, employment, communication with external society, character building, financial independence, legal and institutional assistance, encouragement of women activist and women wings are the requirements for women empowerment. To empower women sustainably these are mandatory social measures which are to be taken. (Rasul, 2014)

1.4. Poverty in Pakistan

Poverty is increasing in Pakistan gradually. However, the middle class in the country has reached 36 million; almost 40% of the entire population is classified as poor. In Pakistan's history, in 2008, the lowest population figure living below the poverty line was 17.2 percent. In the 1990s, the declining poverty movement in the country as seen in 1970s and 1980s was reversed; this phenomenon was called the poverty bomb. In Pakistan, 80 million people (about 35 percent of the total population) received less than 2720 caloric intakes per day, whereas the country's Multidimensional Poverty Index (MPI) ranked 1 at 0.246. Pakistan's MPI value is comparatively better than neighbors, i.e. India and Bangladesh, respectively 0.283 and 0.292. It means that the country is in a better position with close value to zero.

The head count ratio of poverty in Pakistan is also reported to be 49.4% and 53.7% and 57.8% respectively in India and Bangladesh. The distribution of wealth in Pakistan is very uneven, with 15 percent of the population receiving more than 60 percent of total income, Pakistan's per capita income (PCI) of \$1254 per year, and other indicators of human development falling significantly below that of nations with equal income levels. As compared to the South Asian average (83 per 1000), the infant mortality rate (88 per 1000) is also higher in Pakistan. In Pakistan, the numbers of the poor are higher compared to the cities in rural areas. Thirty million of the total 40 million poor people live in rural areas.

1.5. Condition of Women in Pakistan

Since independence, strengthening of women has been a subject matter in national policies of development of Pakistan. Every governments, either it was military or civilian, has tried to alleviate women's status both socially as well as economically by adopting different approaches in their respective terms. In Pakistan women's status currently diverge across economically as well as socially and beside that in rural / urban divisions and religious / ethnic divisions, inequality based on gender remains a prominent concern in nearly all probable sectors of public and private life. In society few manifestation of women's social subjugation are domestic violence, discrimination based on gender, inadequate ingress to education, compromised health facilities and employment openings. (Khan, 2016)

To comprehend the task of poverty eradication in women's empowerment, it is imperative to outline the social as well as economic conditions in which they have been living in Pakistan (Shami, 2009) which is that women abandoned to go out of their homes in the name of hijab, and it is evidenced that people are misusing religion to oppress women. The report (Development, 1987) stated that in Pakistan there is fairly extensive domestic violence stretched beyond all classes. It begins with slapping to, hitting, kicking and extends to killing. As a society, domestic violence is viewed as a private matter and kept away from police and law enforcement agencies, it goes unobserved until enormous forms of assassination or attempted assassination are taken.

Male gender is the overall domination of the country's socio-political structure. Women have a compromised access to opportunities in the political arena for education, employment and participation. There are various social, financial and political issues faced by women. They have to encounter domestic violence. Over the past few years despite the increase in reserved seats for women in parliament, they still have fewer openings to make decisions for themselves. The

government's failure to remedy disparities regarding gender and provide women with social services has led women activists to rethink that they need to become a functional part of the state structure to have an impact on policies and policies in their own favor. In order to ensure their implementation, the compromised political commitment to successfully implement gender-related laws and policies requires the participation of women in the government structure. The following table illustrates women's poor socio-political and economic status in Pakistan. (UNDP, 2018) The UNDP Human Development Index (HDI) shows Pakistan's rank of 125 out of 169 countries with a Gender Inequality Index (GII) score of 0.712 (UNDP 2010), a real concern for Pakistan's gender inequality reduction initiatives. (UNDP, 2018) The lack of achievement in three fundamental aspect of human development, which includes maternal health, due to gender inequality empowerment and the labor market is effected, attention of researchers is required, policy makers as well as the implementers of particular program. Maternal mortality rates of 320 per 100,000 live births and adolescent fertility rates of 45.7 per 1000 births (15-19 years) are still considered high overall in the world and especially in the country (ibid.). Women's participation in the labor market is only 21.5 percent compared with men in 2009-10 at 68.8 percent (Statistics, 2010)

The prevalence of gender inequality in participation in the labor force leads to women's economic disempowerment in families and at national level. During the period 2000 to 2008, the primary Net Enrolment Rates (NERs) indicated that girls ' NERs are consistently lesser than boys. For example, girls ' NER was 54 compared to boys ' 61 in 2008-09, which was further reduced by 53 compared to boys ' 60 in 2010-11 (UNESCO, 2010). In Pakistan the trend in NERs shows that boys have greater access to primary education than girls. The prominent indicators of gender inequality are enrollment discrimination of girls in primary schools, ignorance towards reproductive health and women's low representation in the labor market. As a result, women have

fewer opportunities at home and in the country's social and economic life for their well-being and decision-making. Culturally speaking, women are deemed respectable within the home's four walls because men have to do the outside work thus women's mobility is limited. Akram Lodhi (1996) investigating the division of labor based on gender in Pakistan found that 'mobility of women was most restricted when it came to shopping outside the village in local shops and markets.' (Akram-Lodhi, 1996)

Politically, at the national and local level, women are under-represented. They are often deprived of their right to vote and lack awareness of their political rights. Women in Pakistan have no equal men's political status, access, or influence. There is no doubt that in terms of their social role, women are regarded as secondary to men by various philosophers, including Plato, Aristotle, Thomas Hobbes, John Locke and Rousseau, who "used different arguments to arrive at the common conclusion that politics is essentially a male prerogative and that women are not physically or mentally fit for equal participation in politics with men. The proper way to empowerment is incomplete without strengthening women politically and providing them with equal opportunities in politics and political activity. Out of 50 percent female population only 5-10 % of women participate in political activities. Women who are in high positions in politics are small in number. Political empowerment can be achieved by participating in different political activities and decision-making processes at national level. (Rasul, 2014)

1.6. Efforts towards Women Empowerment in Pakistan:

To reduce gender inequality, discrimination and violence against women Pakistan has been enacting the Convention on the Elimination of All Forms of Discrimination against Women. CEDAW provides equal rights to women and opportunities in education, employment and health care services. Moreover, it will give women decision making power in family planning (Sabrina,

2013). The main objective of Pakistan's National Policy for Women's Development and Empowerment 2002 is to eradicate gender inequality in society and provide equal access to services and opportunities. (women, 2002)

Interventions were assigned in the Policy for Social and Economic Empowerment and Women's independent Decision Making. According to the policy discriminatory social practices against women should be eliminated and women should have equal access to all from of resources and services. More and more government policies and provision of social safety program and food support schemes and funding through Zakat should target women in alleviating their poverty. Moreover, remove hurdles and constraints so women have an access to services and decision-making at household and community level. Despite the Convention on the Elimination of All Forms of Discrimination against Women and national policy of Pakistan, gender inequality is high.

In order to create a safe work environment by preventing harassment against women at workplace, Workplace Act (2010) Protection from Harassment of Women has been implemented. This Act enabled women to work in different organizations and contribute in the development of country. Moreover, workplace act 2010 gave women equal employment opportunity and women started contributing in formal economy of the country. It also follows the Universal Declaration of Human Rights, the Convention on the Elimination of All Forms of Discrimination against Women and the Convention 100 and 111 on the Rights of Workers by the International Labor Organization. (Pakistan, 2010)

Therefore, such policies and actions are important in reducing inequalities and discrimination against women by providing education, health, and social services. Such interventions are effective in empowering women socially and economically. women's empowerment is considered as an important goal to achieve other MDGs. So, social net programs and cash transfers are an important

tool to empower women while analyzing the third MDG on Gender Equality and Women's Empowerment by Kabeer (2005) (Kabeer, 2005)

In Pakistan considering the cash subsidy as influential for women's empowerment, the Federal Government launched the largest national program the Benazir Income Support Program (BISP) as targeting poor by making women the central focus. BISP claims household-level empowerment of the targeted women but is lacks in defining comprehensible indicators of empowerment to see their causality in women's family life. So, what amount of the cash transfer works to empower women at the household level is needed. Another back clash that there is no existing analytical study done on micro-level on empowerment of women under this national program thus, this create a hurdle to examine the role of socio-economic position and dynamics around this phenomenon.

1.7. Overview of Benazir Income Support Program (BISP)

Large-scale government cash transfer programs across the developing world for public welfare and poverty eradication have become a vital component of strategies. Pakistan is also no exception; thus set up the Benazir Income Support Program (BISP) in 2008 as an unconditional transfer program aimed at the poverty stricken population of the country. The principle objective of the program is to distribute unconditional transfers to the impoverished households in Pakistan to raise their consumption to a considerable level and upgrade children's investment. Hence, for the purpose of achieving this objective, transfers are presumed to be issued directly to the women in order to safeguard that the funds are spent rightly as intended. In addition to betterment in investment as well as in consumption, pointing these transfers towards women can also benefit to empower women by upgrading the resources owned by household under their domination (Brauw, 2017). This project has been launched to alleviate poverty and empower women in the disadvantaged part of society. Government of Pakistan launched BISP with an initial assignment

of approximately \$425 million in Rs.34 billion for the 2008-09 financial year there by to cover about 3.5 million households. For the ongoing allocation of the FY (2011-12), Rs.50 billion is used to provide cash assistance to 5 million families that make up nearly 15 percent of the entire population. In all provinces of country (Punjab, Sindh, Baluchistan and Khyber-Pakhtunkhwa), also in Federally Administered Tribal Areas (FATA), Azad Jammu and Kashmir (AJK), Gilgit Baltistan and Islamabad Capital Territory (ICT), BISP is being implemented. (BISP, 2011)

1.7.1. Historical background:

During 2007-08(financial year), Pakistan faced energy and food crises. As a result the inflation climbed over 20% and the purchasing capacity of the people fell by 50 percent since 2005. Vulnerable poor people were hit hard as a result of this emergency as real piece of their pay is spent on fuel and nourishment. The population below the poverty line was assumed as 33% of the total population, which also includes 8.2 million households and 55.0 million population' (Finance, 2008). To cater to this task, in October 2008, started an extensive unrestricted money transfer program to upkeep the income for the poor through Benazir Income Support Program (BISP). The policy program was initiated by the ruling Pakistan People's Party (PPP) Government at the time and the program was named after the deceased Benazir Bhutto'.

1.7.2. Eligibility criteria and distribution mechanism:

The pre requisites to avail this program include, the households having a monthly earning of less than minimum wage level (amount of Rs.6000/-) and with no or under 3 acres of land are qualified for of Rs.1000/ - cash transfer every month which is assessed to be adequate for 20-25 days of crucial need of food for 5-6 members. This money is transferred to a woman having no restriction thus, the name is given as unconditional transfer, meaning the women can choose on how to utilize the amount. She's given a privilege to make decisions while utilizing, according to her needs.

Initially there was not a lot of data obtainable for the recognition of the deprived and deserving people in the state. Therefore, Parliamentarians were assigned to identify and locate the deserving people. To serve this purpose, a form was designed especially for registration of deserving individuals. Initially the qualification and ineligibility with refers to both inclusion as well as exclusion criteria was used, gradually restored by the systematic targeting procedure to reduce the inclusion/exclusion errors, and to give indistinguishable chances to everyone for registering to the programme. BISP is working towards facilitation through insurance of health which covers hospitalization, maternal care, child care treatment, diagnostic tests and accident coverage to a maximum of Rs.25, 000/family/year for the family of beneficiary.

BISP is developing an elaborate skill enhancement strategy for its beneficiaries. Within this program, any member from each transfer recipient's family will be given training free of cost. Moreover, the beneficiary will be reviewed to assess her current financial state after receiving 48 monthly transfer, and if she's still suffering from poverty or not. An initiative under graduation strategy is the Waseela-e-Haq, which is a major objective of BISP under which beneficiaries, selected through random computerized balloting, once nominated they are granted with a long term (interest free) loan of Rs.300,000. This loan has imposed conditionality on it and the beneficiary is expected to utilize it to generate income, assisting in providing a long term source of income through a successful business.

1.7.3. Poverty Scorecard (Proxy Means Test)

“Poverty Scorecard” has been permitted by the World Bank to be used as an instrument based on Proxy Means Testing (PMT), which identifies the poverty stricken families and has been activated for execution of a nationwide survey. The formula of PMT is used after application forms have been uploaded in the system and there each question is given a certain score. Questionnaire form

consists of various segments which collect data about potential candidates for cash transfer, household/family roster, present living condition, age of members, and possession of any agricultural land or livestock. Regarding this scientific process, the household will become beneficiary if the score is equal or less than the cut-off score i.e. 16.17 given within the mechanism. Thus, more than 23 million targeting forms have been completed and digitalized by National Database and Registration Authority (NADRA), out of these 23 million, more than 6 million have been announced as entitled beneficiaries for this program.

It is important to mention here that in comparison to BISP no other national database (not even NADRA) collects data of so many poverty indicators. This database is called as National Socio-Economic Registry (NSER) and it contains basic information on household size, education, employment, disability, and assets of both beneficiaries and non-beneficiaries. BISP database is used by all other national and international organizations such as NADRA, Oxford Policy Management and other government and non- government departments. Keeping this fact in mind, we also used BISP data for our research as it was the most reliable and valid source of secondary data that assessed poverty indicators of beneficiaries and non-beneficiaries.

1.7.4. Methods for payment to Beneficiaries

In BISP, the most appropriate method of payment is the delivery of funds directly to the recipients. Initially, through money orders, then Pakistan Post which served as the agency for disbursing funds directly to the recipients. The payment details and delivery status of each recipient was displayed on the BISP website as a measure of the program's transparency and accountability in social terms. BISP is exploring technology-based scientific solutions for further betterment of the cash transferring mechanism. New technology as well as mechanisms allows the program to execute transfers within a shorter time period. Payment using the Smart Cards has been activated in some

of the districts. NADRA is solely responsible for issuing the cards and banks arrange the payments, franchises networks are involved with a core banking processing.

In 2008, Benazir Income Support Program (BISP) was established by Pakistan's Prime Minister Yousaf Raza Gillani. At present, BISP in Pakistan is the largest aid program whose main objective is to reduce Pakistan's poverty. Pakistan is spending 3% of GDP on BISP. The BISP program was implemented in all of Pakistan's provinces. BISP also provides money for efforts to provide emergency relief. Poverty alleviation is considered to be an important economic development issue. By increasing household income, efforts are being made to reduce poverty.

This is also the goal of all Pakistan's public policies. Considerable attempts have been made, however, to reduce poverty and deprivation in Pakistan, where economic growth is justified, by improving labor market performance, providing high-quality health and education services, building infrastructure and protecting networks in times of natural and financial crisis, and creating employment conditions. However, micro or local poverty alleviation is the least important. Reduction of poverty is a major concern of the world's many developing countries. They call poverty a profound issue of social and economic development.

All international organizations also noted that a major agenda for their aircraft was poverty alleviation. The international reports were published by the (World Bank, 2000), IFAD (2001), or ILO (2003) in the early part of 21st century. The focus of the (World Bank, 2000) is on poverty. The habit is reported on the same subject every year from 1980 and 1990. The report on rural poverty "International Fund for Agricultural Development (IFAD)" of 2001 is seen as part of the rural poverty eradication goal. In fact, poverty is first of all multifaceted (economic, social and demographic) in rural areas.

The report presented by the international labor organization at the International Labor Conference's ninety-one session in 2003 also aims to exploit poverty, and the report also focuses on the poor. As a result of this brief situation of global poverty, we are now discussing the Pakistan's experience. There is a strong perception that the level of poverty was rapidly increased in 1960, weakened in the 1970s and the 1980s, returned in the 1990s and again fell in 2000 (Amjad et al,1997; Ali et al,1999; Jafri et al,1999; Arif et al,2006). It is demanding to clarify shift in poverty reduction, as evidenced by the (World Bank ,2000).

1.7.5. BISP and Women Empowerment

The objective of BISP is to alleviate poverty and empower women. The program is one of its kinds in Pakistan. It provides targeted conditional and unconditional grants to the poorest women all across Pakistan. Other major national social protection programs in Pakistan include the zakat program and Bait-ul-Maal program. Both these programs have failed to fulfill their objectives as they are no targeted programs. The selection criteria for beneficiaries are not scientific therefore, prone to biasness. On the other hand BISP has adopted a proper scientific method for the selection of beneficiaries. BISP was initiated in 2008 due to massive inflation in the country. It was devised as a program that would prove a safety net to the “poorest of the poor” by giving them income support for consumption smoothening. BISP chose women as its target group because BISP understood the issue of feminization of poverty which basically means that poverty hits women more deeply than it does man as women are more vulnerable and insecure.

BISP has played a huge role in enabling women to play greater role in household decision making. One of the biggest factors of women empowerment is financial efficacy and political representation. BISP fulfills both these factors. By making women its sole direct target group it provides income support to households through women hence making women more financially

independent. Secondly, the BISP beneficiaries must have a valid Computerized National Identity Cards (CNICs) card before they can become recipient of BISP grant. Hence by providing women with a legal identity BISP takes the first step towards empowering women ((ADB), 2009)

1.7.6. Criticism:

BISP has been criticized excessively by civil society activists for being too political. The program itself is not political as it has gone through series of reforms like technological improvements, transparency mechanism and scientific method for selection of beneficiaries. However, the name connotes affiliation to particular political party, the Pakistan's people party PPP. Khan and Qutub (2010) addressed the same issue and stated that the BISP has been widely associated with Benazir Bhutto and Pakistan's people party PPP. The program has been condemned by critics as only a means to gather dedicated vote bank for PPP in parliamentary elections. People that BISP target are mostly illiterate and absolutely poor. They can easily be influenced and made to cast vote for a particular party especially when they believe that that party is providing them with income support. Hence, BISP main focus then is not on achieving stated objectives of poverty alleviation and women empowerment but on maximum disbursement of cash to poor women.

The stated objective of BISP is to alleviate poverty through provision of cash grants and empowering women by making them direct recipients of the cash grants. However, (Qutub, 2010) says that BISP has neglected the aim of women empowerment and concentrated all its focus on the provision of cash grants to poor people neglecting the socio-cultural factors that help empower women. The program doesn't in reality improve women's capabilities and their freedom at household level. BISP policy manifesto states that one of the goals of BISP is to enable women to play an important role in domestic decision-making. However, BISP completely overlooks any social and cultural dynamics of decision making in highly patriarchal society like Pakistan.

Household decision making is considered most significant for women's empowerment. But in Pakistan there is high resistance from the male head of households due to which women are suppressed even when they are sole bread winners of family. On the other hand, Gazdar (2011) addressed this issue and explored the socio-economic and cultural factors vital for making unconditional cash grants effective for women's empowerment. (Gazdar, 2011) states that BISP has given primacy to women by making them, not men, the sole program beneficiaries in a highly male dominated society like Pakistan. This in itself is a big achievement that cannot be overstated enough.

1.8. Relevance and Justification:

Policy manifesto of BISP states that the objective of BISP UCT program is to alleviate poverty and empower women through the provision of unconditional cash grants to the poorest women in Pakistan. We want to evaluate the extent to which BISP is successful in actually empowering women and alleviating poverty. There have been various studies already on assessment of BISP in terms of women empowerment. However, there is lack of studies that look deeper into the social cultural dynamics that lead to women empowerment in the context of highly patriarchal society. The studies already conducted evaluate women empowerment from only one or two perspectives. There is either focus on financial empowerment or social empowerment and wellbeing. However, there is lack of studies that evaluate women empowerment in more than two dimensions. We will evaluate the BISP UCT program on five different context namely financial empowerment, political empowerment, psychological empowerment and social empowerment along with poverty alleviation.

BISP has been long criticized for focusing more on handing out cash grants to poor women while completely neglecting the socio-cultural dynamics that hinder women's empowerment in a highly

male dominated society like Pakistan. Keeping in mind this lack of BISP internal method for women's empowerment, there is a need to evaluate the program in a completely neutral light to explore the effects of unconditional cash transfers on women's financial, social, psychological and political empowerment. So far there are few micro level studies in the academic literature that assess the role of BISP in empowering women through the lens of social dynamics such as intra house gender relations and mobility of women in patriarchal society. There is a high need to evaluate the factors that lead to improvement in women's control over assets and higher role in domestic decisions making.

Social safety nets in Pakistan ignore the social and cultural dynamics that lead to enhancement of women's role in household decision making and increase women's bargaining power at household level. Women's bargaining power implies that to what extent the women in household are able to get her decision implemented in the presence of a male household head. This research therefore, not only looks at the impact of unconditional grants on the financial wellbeing of women and her household but also looks deeper into the socio- cultural factors that enhance women empowerment in political, psychological and social dynamics. As research shows that cash transfer can reduce gender inequality and make women capable of participating in decisions making at family level. So our research evaluates the role of BISP unconditional cash grant (UCT) program on poverty alleviation and women's empowerment at household level while exploring the socio-economic, cultural and other factors which contribute to women's empowerment.

Furthermore, this research gives an insight into public policy to exhibit how cash transfer programs targeted at women at household level can be improved for the achievement of certain indicators of empowerment like control over assets, improved health conditions, participation in domestic decision making and freedom of mobility. Besides, the findings of the study may contribute in

existing literature by evaluating the impact of unconditional cash grant on various types of women’s empowerment such as political, social, economic and psychological and generate further debates about whether or not unconditional cash transfer are actually effective for women’s empowerment in Pakistan. Also, the research will highlight the flaws in existing system and propose certain policy solutions to overcome those issues and design a program that empowers women in all respects by taking into account the socio-cultural factors conducive for women empowerment and poverty alleviation.

1.9. The area of research:

Our research has been targeted to focus on two districts namely Rawalpindi district and Attock district in order to understand the impacts of BISP cash transfers on women empowerment and poverty alleviation. We choose 4 areas from each district, two urban and two rural. We chose Taxila City and Gujar khan from urban Rawalpindi and Golra Shareef and Nurpur Shahaan (Bari Imam) from rural Rawalpindi. Moreover, we chose Kamra and Fateh Jang as our area of study from urban Attock district and as rural areas Jhang (village name: pind bhadur khan) and karma Cantt (village: pind sulman makn are our target areas from Attock.

District	Rural area		Urban area	
Attock District	Jhang (village name: pind bhadur khan) and	karma Cantt (village: pind sulman makn)	Kamra	Fateh Jang
Rawalpindi District	Golra Shareef	Nurpur Shahaan (Bari Imam)	Taxila City	Gujar khan

Table 1: Area of research

1.10. Reasons for choosing the area:

We chose these areas because all these localities were located within northern Punjab. Due to financial and time constraint we found it hard to choose areas that were located in southern Punjab as well as other regions in Pakistan. Other reasons for choosing these areas involve us knowing their language as well as being able to afford the travel expenses. Furthermore, we were able to get the secondary data of all these areas from BISP easily.

1.11. Research Scope:

Scope of the study includes the impact evaluation of BISP's unconditional cash transfer on poverty alleviation and women's empowerment at household and community level. The empowerment of women is measured with the help of social, economic, political and psychological factors. The study will be a useful source of information for BISP service providers, academia, policy makers and fund providers such as World Bank etc. It would help to enhance their knowledge about BISP unconditional program and its impact on women empowerment.

For further research, this study would help the future researchers in literature review. BISP is a program headed by the Government of Pakistan and this study will help the government to know the impacts of BISP on women empowerment. Beneficiaries are the responsibility government so this study will assist the government to take steps for better service provision and national prosperity. BISP cash transfers are important for beneficiaries as it has somehow become a source of income for them and concerns the wellbeing of women and their children. This study would help BISP to improve cash amount, and service delivery to make the life of beneficiaries easier. As the Ministry of finance is responsible to provide budget and for leading the development, implementation and coordination of BISP policies, thus it has a direct role to play in this case. All the policies regarding budget have to be implemented by this ministry.

The impact of BISP on women empowerment will concern the NGOs such as Akhuwat Foundation, and Edhi center etc. as they play an important role to help combat every situation causing issues in the wellbeing of women. As donors such as World Bank provides major funding to BISP, the outcome and impact of BISP cash transfer on women empowerment is of great concern to them. As Pakistan's economy can be affected by poverty, due to rise in poverty the economy will also face a downfall. The feedback from beneficiaries will help the service providers to identify their shortcomings and to improve their strategies for better provision of services. The study will provide an insight into the public policy and it will be useful for the policy makers to know whether cash transfers or skill training to the poor women could effectively enhance women empowerment relating to the access to and use of resources, participation in decision making process etc.

We analyzed data two ways. First we compared women empowerment and poverty alleviation of beneficiaries with non-beneficiaries and then we compared old and new data of both beneficiaries and non-beneficiaries. Hence it was a useful contribution from our side to the field of research.

Chapter 2: Literature Review

Women's empowerment has been recognized as one of the most important development goals in developing countries especially the ones in which gender inequality and feminization of poverty is at its highest (Sanyal, 2016). One of the biggest reasons for women disempowerment is poverty. Cash transfer programs have been widely used in developing world for empowering weaker segments of the society especially women (Brauw, 2017). However, little theoretical and empirical literature directly explores how cash transfers impact women empowerment (Shehzad, 2011); (Muhammad Wajid Tahira, 2018); (Brauw, 2017); (Khan S. , 2016); (Gammage, 2017).

2.1. BISP and women empowerment

One of the earliest studies related to evaluation of BISP in terms of women empowerment was conducted by (Shehzad, 2011). In this study the effectiveness of BISP unconditional cash transfers on poverty reduction was analyzed. Purchasing patterns of BISP beneficiaries from interior Sindh and southern Punjab were assessed by taking into account three variables namely, household consumption, expenditure and income. The study also estimated the impact of cash assistance on empowerment of beneficiaries. Household interviews were conducted to get in depth information from women. The study found that BISP has a positive impact of poverty reduction and resulted in rise in consumption levels of beneficiaries leading to women financial empowerment. However, this study did not explain the socio-political factors that lead to the empowerment of women. Also, the questionnaire used for collecting information on consumption levels only consisted of three economic variables (consumption level, spending pattern and cash assistance). There were no questions related to social, political, or psychological wellbeing of women beneficiaries. Another major drawback of this study was that the operationalization of term women empowerment was missing along with explanations of other variables used in the study.

In 2016, (Khan S. , 2016) addressed the shortcomings of Shehzad (2011) study by assessing the impact of poverty reduction programmes on women empowerment in the context of socio-cultural, political and economic factors that impact poverty alleviation programmes and women empowerment. Khan (2016) operationalized the concept of women empowerment and assessed it in the context of the social, economic and political conditions that exist in society. These conditions are central in the process of women's empowerment. The study found that poverty alleviation programs cannot empower women alone as they mostly focus on economic empowerment of women. Women are still subject to domestic violence and work place harassment even after getting cash grants. Hence, there is a need to take into account the socio-cultural and other non-economic factors that raise the status of women in society in order to achieve women empowerment. However, this study focused more on NGOs' driven poverty alleviation initiatives and their impact on women empowerment but did not evaluate impact of BISP on women empowerment directly.

In another study by (Brauw, 2017), it was found that BISP Programme had positive impact on women empowerment. The study assessed some variables to measure women's decision-making power and empowerment using data collected between 2011 and 2013. Fuzzy regression discontinuity method was used to evaluate the impact of BISP cash transfer programme on women household decision making, domestic violence, mobility, and ability to vote. The study concluded that BISP programme had positive impact on most variables of women empowerment. The number of women who acquired CNIC cards increases substantially from 2011 to 2013 in order to acquire BISP grant. Also, women who received cash transfer were less likely to tolerate domestic violence and more likely to vote in elections. This study however, used only a few variables for examining impact of BISP on women empowerment.

Contrary to the findings of Brauw (2017), another study by (Muhammad Wajid Tahira, 2018) found that BISP cash transfer program does increase income of households but it does not empower women. The aim of this study was to analyze the impact of BISP cash transfer program on women's financial and social empowerment and to assess what changes the programme bring in gender relations within the family. Secondary data was collected from three tehsil offices of the Multan district and mixed-methods approach was employed. The study concluded that BISP programme only increases the familial income but does not impact women status in family. Mostly women pass on the grant to family male head and become indirect beneficiaries of BISP program. The patriarchal division of labor in family is also not impacted with this increased income. The study however, only covered three tehsils so the sample size was not truly representative and hence the findings are not completely generalizable.

In the same year (Jalal, 2017) conducted a study to assess the impact of BISP programme on women empowerment. The study aimed to evaluate BISP's Targeting Performance and the welfare impact it has on beneficiaries. The study used household data of beneficiaries from all four provinces between the years 2011 and 2013. Difference-in- difference approach was employed to draw comparison between control group and treatment group in light of indicators of household consumption, child welfare and women empowerment. The study found that BISP program had positive impacts on most indicators of empowerment such as access to credit and exercising voting rights. There was an increase in non-food expenditure but for food expenditure no significant relationship was found. In terms of targeting performance, the study found that PMT model that BISP uses to identify target group is now outdated and is inefficient in identifying targeted beneficiaries.

From the above discussion, it can be inferred that there is little literature available that directly evaluates the impact of BISP on women empowerment. Most of the literature that does exist is dispersed in findings. Some studies have found positive impact of BISP on women empowerment whereas other have found no or negative relationship between BISP and women empowerment. Also, most of these studies address only few factors of women empowerment and ignore the non-economic conditions in which the programme operates. There is a need to conduct in depth study that evaluates the impact of BISP in all major factors of women empowerment in the context of socio-cultural conditions that exist in Pakistan.

The literature review for this thesis has been divided into three main types poverty alleviation programs in developing and developed countries i.e. micro-credit programs, conditional cash transfers and unconditional cash transfer programs. The main focus has been placed on unconditional cash transfers and BISP in Pakistan as that is the main subject matter of this thesis. Furthermore, relevant studies has been divided on the basis of socio- political and economic variables such as social well-being, political empowerment, economic well-being and psychological health, for better understanding of how cash transfers impact women empowerment.

2.2. Origin of microcredit programs

Microfinance is defined as the process by which financial aid is provided to poor people who face difficulties in receiving such aid from banks and other financial institutions. Micro credit is a part of microfinance which is basically a process to give credit to people with low income, provided that the credit is used towards income generating small business. The basic aim of microcredit programs is to provide loans to poor people so that they can start up own small business and become self-sufficient. In normal scenario, loan is given only to people with steady income. However, microcredit basically provides loans to poor people without any security provided the

loan is used in generating revenue. In a developing country like Pakistan, microcredit programs play a vital role in economic development considering the fact that most of the population is extremely poor and need financial assistance to improve their lives and the economy of the country. Furthermore, microcredit programs prove as an extremely liberating force in countries where women are suppressed both socially and economically. (M., 2011).

Theorist Lysander Spooner evaluated the impact of loans to small businessman and farmers for the first time. This led to the emergence of the concept of micro financing in middle of the 19th century. Lysander Spooner assessed the effectiveness of small loans in helping people fight their way out of poverty. In modern era, the term micro financing is linked to the Grameen Bank of Bangladesh and with its pioneer Mohammad Yunus. Mohammad Yunus shaped the modern industry of micro financing and showed that poor people can be trusted with loans and financial services through market based enterprises (Mainsah, 2004) . The Grameen Bank of Bangladesh founded the modern day concept of micro financing which then spread across the world. The poor people were not granted loans from banks since they had no security to offer. They turned to loan sharks who lent them money but at extremely high cost. The aim of Grameen Bank's micro credit program was to prevent poor people from borrowing money from these loan sharks and design a system through which loans are provided to poor people at low interest rates. These loans were meant for helping small businesses flourish and to integrate the financial needs of poor into country's formal economic system to enhance economic as well as social development (Sarker, 2001)

(Nawai, 2012) studied the factors that affect repayment performance in microfinance programs in Malaysia. Data of 309 respondents living in Peninsular Malaysia was collected from November 2010 to February 2011 to analyze the micro finance programs offered by Tekun Nasional (TN).

Mixed methods approach was employed in which formal interview with Tekun Nasional staffs and surveys from participants were conducted. The study concluded that increase in income due to increased sales effect repayment performance positively. Among other factors, total sale, formality of business and total income affect the repayment performance of the borrowers.

On the other side, (Shamit, 2016) took a critical stance on the idea of micro credit. The paper condemned Grameen Bank's micro credit program for promoting western neoliberal agenda by advancing capitalist interests. The study found that neoliberalism and microcredit programs are inter linked with each other and due to Bangladesh's heavy reliance on western aid, neoliberals such as world bank and IMF exploit poor people of Bangladesh with the help of local NGOs like Grameen Bank. Though the micro credit programs claim to empower women but in reality they trap these vulnerable women into a vicious cycle of debt which only serves the profit making agenda of their social business partnerships with multinational corporations. Grameen Bank and microcredit do not impact the lives of rural population of Bangladesh.

2.3. Origin of Conditional cash transfer Programs

The idea of cash transfer program was derived from the microcredit program. Micro-credit programs have been trending in development policy for almost twenty years in the developing world. Lately, microcredit has been losing its wide acceptability. Now the policy attention is shifting towards conditional and unconditional cash transfer programs. Positive impacts of cash transfers on poverty alleviation and women empowerment has been shown by various studies conducted. (Downs-Tepper, 2014); (Ambler, 2016.) (Gammage, 2017)

Starting with programs in Brazil (Kathy Lindert, 2007) and Mexico (Handa S. A., 2009), cash transfer program was started to scale and was seen to be adopted by many developing nations as

to improve the condition of human capital among the poor. Having a look on different welfare indicators, evidence shows that conditional cash transfers have a positive effect for poor segment on developing countries. PROGRESA was first among conditional cash transfer (CCT) programs to give funding to poor families but on condition that the family will seek preventive healthcare rather than curative and their children attended school regularly. Families of beneficiaries received more money if their children were studying secondary school than in primary school and if the child was a girl rather than the boy who went to the school. (Duflo, 2011)

In Latin America, CCTs proved to show positive impacts *on schooling*. (de Brauw, 2011) tested the significance of conditions on one outcome that was associated with enrollment in school, formation of human capital, by using data collected during the assessment of Mexico's PROGRESA CCT program. To assess and evaluate the significance of conditionality, study showed to have some PROGRESA recipients who received funds didn't receive the forms that required monitoring children attendance at school. Techniques like propensity score matching were used to show that due to absence of these forms reduced the chances that children attended school. Furthermore, the effect of receiving forms is most obvious when children move to lower secondary school.

Furthermore, evaluations of cash transfer programs in other countries show positive impacts. For example, (Ambler, 2016.) found that the receipt of the pension in *South Africa increases the likelihood of women becoming the key decider in the household*. The study examined how an external change in income of the individual affects decision making in the house. It used data from the National Income Dynamics Survey (NIDS). Information was collected about individuals, their children and households through an individual adult survey, child survey, and household survey for people aged over 15 and children fewer than 15. The study, while using the indicator of age

discontinuity, in the eligibility criteria of South Africa pension case showed that eligible women are 15% more expected to be the key decision-maker in the household when compared with women who are not eligible.

Literature on cash transfer programs illustrates mixed evidence on impacts cash transfer programs are having on women's empowerment or their decision making. (Handa S. A., 2009) *showed little evidence of quantitative impacts of PROGRESA on women's empowerment*. Study conducted on PROGRESSA CCT program in rural Mexico evaluated the behavioral impact of conditionality implied by the program. Results of study showed that income through cash transfers is not used up differently from general income, suggesting that income effect is exerted by cash transfers. Furthermore, women with increased cash on their hands are not considerably going to spend it in a "family-friendly" way than they do household earned income. Both features incur costs to program budgets and cash transfer recipients. The results of the study showed that more evidence is needed to advocate for their involvement in cash transfer programs.

2.4. Origin of unconditional cash transfer programs

United Nations is determined to reduce and eliminate poverty from the world making poverty reduction a main goal of Millennium Development Goals (MDGs) and has gained substantial significance in the Sustainable Development Goals (SDGs) from 2015 onwards. Both of these forums encouraged various world nations to outline targets of poverty reduction to be achieved in specific time durations. It does not only set targets, but also assist the countries who try to bring their population out of poverty with detailed plans regarding poverty reduction, guidance from international institutions and agencies as well as with the tech support. (Muhammad Wajid Tahira, 2018)

Purpose of UCT programs is to reduce and eliminate poverty by introducing welfare programs without the requirement of any conditions. (Rosero, 2008) analyzed the effects of UCTs given to women on Engel curve for food. It was based on a randomized design with qualitative approach and data was collected from baseline surveys. The study found that households who received cash transfers and was better off have greater share of food as program ended. Study also showed that it's naïve to think that transfers will have the same effect as any other source(s) of income. However, the results puts into question about the effectiveness of food share as a measurement of wellbeing.

The impacts of cash transfers on the social factors of women empowerment were analyzed by (Cull, 2009) who conducted a study in south Africa for assessing the effects of cash transfers. After the assessment of 20 different transfer programmes in Zimbabwe, Zambia, Mozambique, Swaziland, Malawi and Lesotho which was completed in 2008 starting from 2005, they concluded that cash transfers have additional beneficial effects. Evidence suggests that *cash transfers promote not only empowerment, self esteem and social status but also improve the nutritional status and food security among the beneficiaries and other members of the household. Moreover, cash transfers promote equity, reduce absolute poverty and gives capital that's necessary for recipients to have other social services like education and healthcare.*

2.5. Women support programs in developed countries

Cash transfer programs in developing countries function in a different setting than the programs in developed countries. In developing nations, cash transfers are functioning to help the poorest of the poor segment of the society (Fiszbein, Ariel, 2009) and a small amount might work as quite an incentive as even the small amount will cause quite an increase in the income of the household., whereas in developed world, cash transfers acts as a safety net and offer cash transfers without

targeting the population with low income. Cash transfer programmes can help reducing the poverty and empower women (Márton Medgyesi, Zsolt Temesváry , 2013)

Studies suggest that in developed countries cash transfers usually are targeted to empower poor households so that they can escape poverty and the purpose is to evolve gender relations and empower women economically. In several developed countries, women support programmes are emerging as a most important social protection initiative designed to address poverty. (International Labour Organization (ILO), World Employment and Social Outlook: Trends for Women 2018: Global Snapshot , 2018)

There are three main types of women support programs most common in developed countries which include micro credit programs and conditional and unconditional cash transfer programs.

2.5.1. Microcredit:

The book (MARCUS, 1999) analyzed the impact of microfinance projects on children's well-being by using sampling technique to select a sample. Results show that with microfinance projects decreases poverty number and add to improvements in children's welfare by having extra income, enhanced nutrition, and better health as well as improved school attendance and reduced child labor.

(Rogaly, 1997) studied the effect microfinance has on poverty reduction. Experimental and non-experimental approaches were used. Results of the study showed that providing credit results in increased household income. Looking at impact on women's empowerment, a positive economic impact was found and credit programmes were found to be more successful than the programmes that were income generating. According to the results borrowers become able to have increased

returns either by escalating their current activities, diversifying their investments or reducing expenses.

2.5.2. Conditional cash transfer

The study by (Cynthia Miller Stephen Nuñez , 2013) used a randomized controlled trial; the study found the programme resulted to drastic fall in poverty levels and vulnerability. Out of 3,750 families 1,250 random families were selected for the survey. The programme impacted three areas namely education, healthcare as well as work but the impact was modest. For poor families, cash rewards were tied to various activities of children like their schooling, and focusing on preventive healthcare rather than curative healthcare. In education domain, it increased grade progress and graduation rates for talented 9th graders, but had no impact on students in lower grades. In case of healthcare, there is little proof on the impact of incentives to uphold health-insurance. Rewards awarded to families steered to a small increase in health coverage percentage, however preventive health care still stood at the same percentage.

The positive impacts of conditional cash transfers are also explained in (OSVALDO LARRAÑAGA, 2012) . The study assesses the impact of Chile Solidario anti-poverty programme. The assessment is largely established on a difference in-difference estimator and propensity score matching along with Social Assistance Committee databases. The study found a slightly positive effect on housing and employment as well as a negative but small effect on self-generated income. Results of the study show that when recipients work in alliance with the support of the family, gains tend to be more but are not sustainable. Families who participated had more income and were more likely to be employed however the gains are credited to environment than the program itself but these gains may be attributed to environmental conditions rather than the program which suspects the idea about families that they were first sidelined from social networks and economy.

In Latin America, CCTs had a strong and positive impact on improved well-being, increased school enrollment and reduced number of drop out students (Villanger, 2008). The data used is collected from different sources. As a prerequisite to joining the programme, participants had to fill a survey that required data regarding their demography and information about people in the household. NYC Department of Education has all the data available with them. In Latin America, CCTs yielded a positive experience which endorsed the suggestion of promoting conditional cash transfers. Unconditional cash transfers would also be promoted if planned accordingly. Before starting with programmes like this, consequences of conditions should be analyzed with delicacy implications of conditionality should be carefully assessed before embarking on these types of programs as they are more likely to be excluding the at-risk poor groups. Societies that use international programmes are likely to have more poverty reduction within a specified budget. Transfer programmes should involve equality of both genders in the design of these programmes. Evidence from all the cash transfer programs should be analyzed to find out the positives and negatives of cash transfer programs and learn more about how they perform within a specific country so that those can be made in future.

2.5.3. Unconditional Cash Transfer

It was found in a working paper (Marinescu, 2018) that an unconditional transfer of cash improves educational outcomes and mental health, also can decrease criminality, drug and alcohol use, especially among the consumers in youth. However the effect of it is very little on the labor supply: an unconditional cash transfer can induce a 10% income increase and decreases labor supply by about 1%

In the paper (Gazso, 2007) it is explored and explained that by using what technique, mothers on social balance the policy that is actual or expected by the expectations of their employability in the

three provinces of Canada, for instance, their role in the welfare-to-work programming beside their responsibilities as a caregiver. The study outcomes were that the mothers tend to experience overload, shortage of time and interference that differs according to their employability status. The mothers have oftentimes experienced a work-family conflict in ways that are similar to the experiences of mothers that working on assistance.

Moreover, in 2004 a study (Provencher, 2008) took place which explained the experience and details of the francophone social assistance recipients in New Brunswick regarding the policies and mechanism linked with the provincial social assistance system reform in 1995. Outcomes revealed the social assistance receivers perception of being highlight and caught in social assistance trap. The perception seemed to be odd with the discussion supporting the policy of assistance that intends to get the people off social assistance and promotes self-sufficiency. When we take a close look at the recipients gained experience of social assistance and the view of relations they have with the system, it gives us a more accurate understanding of the relationship dynamics between the state and others being assisted by the state.

2.6. Women support programs in developing countries

According to the statistics there are 98 million girls that are not in school around the world. Every 1 out of 3 women are facing violence around the world. 1 out of every 7 girl in married before she turns 15, in the developing countries including some girls that are 8-9 years old and are getting married. Women's are dying during their pregnancy period and childbirth complications, the number of those women is around 287,000 each year and 99% of this number comes from the developing countries. Human potential on transformational scale can be unlocked by investing in gender equality and women empowerment. Recognition of women role in the development has spread a lot in the past few decades. It's the need of every women and girl to access healthcare,

technology and education so that the societies prosper and succeed. Equal rights and opportunities should be provided to every girl as breadwinners, peace-builders and leaders. And their control must be there over the resources, lands and markets. A women support wave is triggered in the third world countries aiming to empower women. In the developing countries there are three main types programs for women support which include micro credit programs and conditional and unconditional cash transfer programs.

2.6.1. Microcredit programs:

The modern day microcredit program concept was initiated by Muhammad Yunus, when the Grameen bank in 1983 was founded by him. The concept of the bank was to give very-small money loans to the poor in Bangladesh. This concept then started to spread to the world. The impact of participation in the Grameen bank on poverty by gender and two other micro credit programs labor supply, schooling, household expenditure and assets was related in one of the earliest studies (Khandker, 1998). The study had an empirical method that uses a quasi-experimentally designed survey to correct for the bias from un-observed individual and village-level heterogeneity. A large effect in the program credit was found in Bangladesh on the behavior of the poor households according to the women participants. For instance, household expenditure consumption annually increased by 18 takka for every 100 takka borrowed by the women compared with 11 takka for men.

In his paper (Morduch, 1998) Jonathan Morduch in the same year raised concerns on the methodology and outcomes of Mark M. Pitt and Shahidur R. Khandker. Questions regarding the actual impact and change in the industry in helping the poor were raised. He indicated that eligible households that borrow and access the program of microfinance do not have higher consumption levels when compared to control households. Morduch later on found the problems in the program

and extracted that microcredit does not really reach to the truly deprived of the basic human rights. Those above the poverty line benefit from the program more than the needy ones. Also, the criticism of having more positive impact on the women and also the credit compared to male credit on household consumption may reflect smaller marginal returns.

However, a concern was addressed by (Pitt, 1999) regarding Jonathan Morduch's paper work, "Does Microfinance Really Help the Poor? In Bangladesh the flagship Programs evidence shows the methodologies with results of Mark M. Pitt and Shahidur R. Khandker, "The Impact of Group-Based Credit Programs on Poor Households in Bangladesh: Does the Gender of Participants Matter?" Each criticism by (Morduch, 1998) was addressed in the paper, they were found lacking as Morduch mischaracterized and misunderstood methods of (Khandker, 1998). Also incorrect methods were being used by him to get new evidence. A clear demonstration of the methods used by Khandker, 1998) was presented by the paper, compared to the ones presented by Morduch. In the form of Stata do-files which is a set of 2 simulation program, simulates the processes that by which means these credit programs are allocated in the villages by gender and how the participation decisions are made by the eligible households. Also, how the household outcome is affected by the decisions of the participants.

Another study conducted showed that financial stability depended positively on micro credit programmes. (Syed M. Hashemi, 1996). Hashemi studied the impact of two rural credit programmes on women empowerment. It was a qualitative research with quasi-random sub sampling. The study involved 1,350 female subjects who were married and under the age of 50. Surveys were used to conduct the research. The results of the study found that credit programmes empower women, increases their mobility and makes them the key player in making decisions

within the household. With such empowerment they tend to be more aware of their legal and political rights.

Moreover, book “Beyond ending poverty”, that looks at the dynamics of MicroFinance in Bangladesh, used long panel survey data, collected and compiled over a period of 20 years from 87 different villages to find the various ways microfinance impacts behavior. The results of the study showed positive impact microfinance has on the outcomes, for instance for household outcomes, increasing returns to borrowing especially of women’s. In the end the study compared credit programmes based on groups and multiple program memberships and showed positive results in human welfare capital when it comes to group based programmes and negative impact in household outcomes when it comes to multi-programme partnerships.

There are various other studies that show negative effect micro finance has on several household outcomes. In Cairo, Egypt the study analyzed the effect microcredit programmes have on reducing poverty and women empowerment. The study uses a quasi-experimental approach in its research design. The results of the study showed to have improved the economic and social living standard of the people who participated in the programme. Results also showed that people who had access to micro credit programme were found to have an increased capital over the subsequent years. However, it didn’t empower women enough to make them feel independent. However the targeting of microcredit programmes was not found to be very efficient in reaching out for poorest of the poor segment of the society. However, the efficacy of women when managing the microcredit is not found to be greater when compared with men. This raised question regarding the microfinance institutions policy that targeted women and not men who usually are the breadwinners in their society.

In semi-arid range lands of Inner Mongolia, microcredit is considered to be a risk for the households that are involved in farming or related activities. For the pastoralists over there, microcredit loans are common among them and the government supports them to have those loans as they help in reducing poverty and securing vulnerable population. Pastoralists usually seek more loans with each passing year to pay off the debt of the previous year and the production of the upcoming year. It has been statistically proven that in years when economic returns for the pastoralists were low, microcredit has made them to have reduced herd size. To understand this, qualitative interviews were conducted in three villages among loan recipients to find out their income and expenditure to find out why their expenditure is more than their income and thus more losses. Results showed that the major cause of getting a loan was to get the secure the livestock for winter. Others include the psychological impact that loan repayment had on the households as it reduced the household's productivity as well as income due to high stress levels among them. As nobody knows what the weather as well as market conditions will bring in future, thus creating uncertainty and it has extra costs incurred as well as is an another source of risks for pastoralists.

2.6.2. Conditional cash transfers

According to the World Bank, approximately 40 countries around the world have some form of a CCT program. Latin America currently have 14 individual Conditional Cash Transfer programs and these CCT programs are very effective and efficient. (Group, 2016). In the 90's The first two CCT programs '*Progres*a program' now known as *Oportunidades* and *Bolsa Família*, were introduced in Mexico and Brazil respectively. The objective of these two programs were to eradicate poverty by providing education, health and nutrition services. (NEWS, 2014).

*Progres*a program and *Bolsa Família*, were pioneer conditional cash transfer programmes (CCTs) in Latin America and are considered the largest and best-known social security programmes. From

1997 to 2002 Prospera was known as “Progresa” and after that it was renamed as Oportunidades” until 2014. It is a Social Inclusion Program, whose objective was to improve education, health and nutrition for poor families in Mexico. (Lárraga, 2016).The report (Gammage, 2017) explores impact of Progresa-Oportunidades-Prospera on women’s empowerment in Mexico. The report reviewed over 150 research articles and policy analyses to explore how Progresa- Oportunidades-Prospera programme empower women through this program. Prospera is a gender related program and empower women by giving them cash to participate in labor market and have greater control over resources at household level. In particular it empower women economically through some of the supplementary activities, as a result more cooperative community engagement and human capital is achieved.

Conditional cash transfer programs targeted towards the female has potential scope to increase intra-household decision-making power of women. (O.Gilligan, 2014) Studied the impact of Brazil’s Bolsa Família program on women’s decision making, and found but the significant positive impact on women’s decision making at household level. However, results show considerable heterogeneity in effects. In 2005, Centro de Desenvolvimento e Planejamento Regional (Cedeplar) interviewed 15,426 households. The survey comprised of questions related to demographics, living conditions, income, education consumption, women’s decision making, health and participation in cash transfer and subsidy programs. Preprogram characteristics between treatment and control groups were estimated using Propensity score weighting. Bolsa Família program increases women’s decision regarding contraception. Bolsa Família program also have a positive impact on decisions related to children’s enrollment, health services, household purchases, and contraception use. However, in rural areas it does not have any impact on women’s decision-making power.

Similarly, the paper (Downs-Tepper, 2014) identifies impact of Familias en Acción on some mothers. The program was similar to CCT programs in Brazil and Mexico. The main objective of the program was to eradicate poverty and to increase health and education services. Under this program, communities of beneficiary mothers were created which has addressed the problem of violence and displacement in Colombia. Result of the study showed that the community groups formed helped beneficiaries improve their self-confidence and work together.

On the other side, cash transfer programs tend to make beneficiary more dependent on government to support their livelihoods. (Hall, 2006) stated that in Brazil, conditional cash transfer (CCT) programmes are main social policy. In Latin America since 1990s social safety programs are targeted to alleviate poverty. Lula studied CCTs and focused on Fome Zero and Bolsa Familia programs. Bolsa Familia is the world largest social safety net programs which provide benefits to approximately 30 million people in Brazil. However, there is lack of research done on the evaluation of its economic and social impacts. Bolsa Familia was successful and effective in alleviation of poverty but people started relying more and more on social safety programs. In Brazil it has increased poor's dependency on government to support their livelihoods. This shows that in Brazil approximately 1% of the income of poor comes from federal cash transfer through Bolsa Familia program and pensions.

2.7. Unconditional Cash Transfers

Studies show that unconditional cash transfers have been found to have significant impacts on economic outcomes, social and psychological wellbeing.

2.7.1. Positive impacts

In context of well-being and social protection of women, positive results were found by (Puja Dutta, 2010) who conducted an evaluation of cash transfers in India targeted for the elderly and widows. He used national household survey data and surveys on social pension for two states, Karnataka and Rajasthan. The result of the study showed that the unconditional social pension programs were successful. Corruption and levels of financial leakage are very low and only deserving and vulnerable individuals get the funds.

Similarly, the book “From Evidence to Action: The Story of Cash Transfers and Impact Evaluation in Sub-Saharan Africa” analyzed effects of cash transfers on the local economy and local market. experimental as well as non-experimental approaches were used. Three qualitative design approaches were used in the mixed-methods impact evaluations covered in this book: (1) comparative cross-country case; (2) longitudinal; and (3) thematic focus. General equilibrium modeling was employed to study the direct impact of transfers and to follow the cash distributed by the programmes as it flows through the local economy. Primary data is collected through questionnaires administered to treatment and control households.

The study concluded that the Malawi Social Cash Transfer Programme (SCTP) reduced headcount, poverty gap and increased per capita consumption among the poorest of the poor. In Ghana the programme increased happiness by 16 percentage points (pp); in Kenya recipients showed a 6 percentage points increase in the quality of life index In Kenya, the Cash Transfer for Orphans and

Vulnerable Children (CT-OVC) programme reduced 13 percentage points of households below \$1-per-day poverty line and increased consumption of beneficiary households. (BENJAMIN DAVIS, 2010)

The positive impacts of cash transfers are also explained in the book “The Cash Dividend: The Rise of Cash Transfer Programs in Sub-Saharan Africa”. In this book author argues that in the beginning of the 21st century, African continent have strong economic growth but poverty rate and poor socio economic and human capital indicators still characterize many countries in the region and there is a dire need to improve the condition. Some efforts like emergency food aid in times of food shortages are inadequate, because they have failed to solve the problem of food security. Cash transfer programs are targeted to solve the challenges of Sub-Saharan Africa by: (1) developing a high level of community involvement, (2) not making females to be cash payment recipients (3) developing conditions that are flexible and easy to follow (4) using new leapfrog technologies in operations; and (5) utilizing both governmental and nongovernmental institutional location and funding. (Moore, 2012).

In developing countries empowerment of women is often achieved through social cash transfer programs (Francis, 2013). He conducted a comparative country study of cash transfer programmes and studies the impact of Cash Transfer CT programs on poverty reduction and women’s economic empowerment in South Africa, Brazil, India Chile, and Mexico. By studying and comparing these five case studies, it was found that receipt of cash grants can empower women at intra-household decision-making level and also invest in small business as a result, there participation in local market increases and through such activities high level of income can be generated.

In terms of well-being of women by cash transfers, (Fernald, January 2013) investigates how an exogenous increase in a woman's income affects domestic violence. By using baseline and follow-

up surveys and applying randomized roll out method on data collected from total 2,354 mothers in Ecuador, South America it was found that an increase in a woman's income leads to a decrease in domestic violence for many households, however there is some households increase in income increases domestic violence. In particular, these vulnerable households are those where a woman has little schooling, but her schooling is still greater than or equal to her partner's.

Cash transfers have been shown to reduce poverty and improve psychological wellbeing. (Peterman, 2015) studied the impact of the Kenya cash transfer for orphans and vulnerable children on early pregnancy and marriage of adolescent girls. The data consists of 1549 females. The evaluation was designed as a clustered randomized controlled trial and from year 2007 to 2011. Results of the study reveal that, the program reduced the likelihood of pregnancy in Kenya. However, there was no impact on likelihood of early marriage. (Luisa Natali S. H., 2016) also analyzed the impact of the unconditional cash transfer program known as Government of Zambia's Child Grant Programme (CGP), it is targeted to women having young children. The GCP have significant impact on women's savings and participation in non-farm enterprises. The results show that cash transfers increase the women's empowerment by improvement financial position of women and well-being. The program promotes savings of beneficiary women and invest in low-income rural households.

In the same year (Shapiro, 2016) studied the impact of unconditional cash transfer from NGO 'Give Directly'. Under this program poor rural households in rural Kenya received cash through the mobile money system M-Pesa. By conducting a randomized controlled trial (RCT) of the unconditional cash transfer program implemented by the NGO GiveDirectly in Kenya, the study found out that the program increase consumption. It reduce hunger and do not increase spending on alcohol and tobacco and also found that recipients of NGO GiveDirectly spend on variety of

goods and services that includes food, healthcare, education, and family events such as weddings and funerals.

(Juan Bonilla, 2017) conducted a mixed-methods evaluation of the Government of Zambia's Child Grant Program, which was unconditional transfer program targeted to eradicate poverty. Recipients of this program were mothers. The quantitative component was a four-year longitudinal clustered-randomized control trial in three rural districts, and the qualitative component was a one-time data collection involving in-depth interviews with beneficiary women and their spouses stratified on marital status and program participation. The study found that the transfer increased financial empowerment of women and this make them hold control over transfers for household decisions, investment and savings.

Evidence has also been found in the literature that unconditional cash transfers have long term psychological impact on the transfer recipients. (Thomas, 2017) investigated the use of a cash-transfer program amongst low-income households in Western Kenya to examine the link between poverty reduction and psychological well-being. It was found that cash transfers increased psychological well-being of recipients and their families in addition to a 0.99-point reduction in scores of the CESD depression, all measured by psychological questionnaires. Furthermore, (Jhannes Haushofer, 2018) evaluates the impacts of unconditional cash transfers distributed on economic and psychological outcomes three years after the beginning of the program. By using two-level cluster-randomized controlled trials from 2011 to 2013 it was found that transfer recipients have higher levels of asset holdings, consumption, food security and psychological well-being relative to non-recipients in the same village.

Similar results were found by (Luisa Natali S. H., 2018) investigated whether a government unconditional cash transfer program targeted towards poor women had an impact on self-reported

happiness. By using single-difference modeling it was found that women have higher level of satisfaction regarding their children's well-being, their health and positive outlook on children's future. Furthermore, (Garima Bhalla, 2018) analyzed the impact of unconditional cash transfers after 12 months of the program on food security. Through this program beneficiary diversify their food basket, they spend on food more, they diversify own-production to other foodstuffs, and they rely less on gifts as a source for their food.

Similarly, (Handa S. , 2018) analyzed whether unconditional cash transfers improve living standards or not. To analyze it, experimental data from two unconditional cash transfer programs implemented by the Zambian Government are used. It's a cross sectional study and the difference-in-differences (DD) model with a vector of baseline covariates methodology used to estimate impacts of program. The results showed that spending is 67 percent larger after the implementation of the program. The two unconditional cash transfers implemented by the Government of Zambia have successful and productive results. Policy implication is that government led unconditional cash transfers targeted to the poorest of the poor lead to improvement in living standards.

Moreover, (Huda TM, 2018) assessed the feasibility and acceptability of unconditional cash transfers in a poor rural community in Bangladesh whose objective is providing awareness about nutrition during pregnancy and first year of a child's life through voice messaging, direct counseling, and all on a mobile platform. Mixed methods approach was used and found that 89% women were able to use the mobile phones, understand the voice messages and counseling and spend the cash in purchasing food for themselves and their children.

2.7.2. Negative impacts

Despite the positive impacts of cash transfers to women's empowerment, the evidence supporting this outcome is mixed. In addition, the effectiveness of unconditional programs have also shown mixed results. (Haris Gazdar, 2011) aimed to find out whether UCTs would improve beneficiaries' health services as compared with non-beneficiaries. Study suggests that unconditional cash transfer (UCTs) may not have any effect on health services in low and middle income countries. UCTs may improve some health outcomes, diet and food security. UCTs increase spending on health services. The evidence on the health effects of UCTs compared with those of CCTs is uncertain.

Furthermore, (Jennifer Golan, 2017) examines China's Dibao program. It is one of the largest minimum income cash transfer programs in the world. It uses secondary data of nine provinces (Hebei, Jiangsu, Zhejiang, Anhui, Henan, Hubei, Guangdong, Chongqing, and Sichuan) and by using conventional targeting analysis score on sample it was found that the program provides sufficient income to ultra-poor but does not eradicate absolute poverty because the number of beneficiaries is comparatively smaller than the number of poor.

In terms of psychological health, (Lund, 2011) analyse the effect of poverty alleviation on mental and psychological disorders. The relation found between mental health and poverty alleviation was inconclusive. Poverty reduction improves economic condition and food security of people. However, results show that unconditional cash transfers (UCTs) have not been effective in reducing the stress level and mental health disorders among transfer recipients.

Similarly, (Lisa Hjelm, 2017) examined whether two similar government poverty alleviation programs in Zambia reduced the percentage of stress and poverty among poor beneficiaries

households. In this study, secondary data were used to assess the impacts of two unconditional cash transfer programs in Zambia. The participants were interviewed over 36 months. It found that the unconditional cash transfer programs have no impact on stress and it did not reduce stress. However, programs only improved economic conditions and food security of receipts.

Moreover, the book “The Social and Political Potential of Cash Transfers”, criticizes cash transfers for their limited ability to move poor households to provide sustainable routes out of poverty. It conducted qualitative research and examine whether cash transfers can have transformative spillover effects on individuals, households and communities. Case studies from Africa, the Middle East and Latin America show that, while there are limits to the sustainability of the transformations brought about by Cash Transfers, they can bring about changes affecting the social and political integration of very poor households. (Molyneux, 2017)

2.8. Conditional VS unconditional:

The question whether conditional cash transfers are more effective than unconditional cash transfers was addressed by (Akresh, 2013) who conducted a randomized experiment in rural Burkina Faso to analyze the effects of cash transfer programs on education. The program constituted of conditional (CCT) or unconditional (UCT) distributed cash transfers randomly. Recipients of CCT programs were required enroll their children from ages 7-15 in school. Results shows that both UCTs and CCTs increased enrollment rate of children but CCTs were relatively more effective than UCTs in improving the enrollment rate of girls and other vulnerable children.

Furthermore, (M. E. Khan, 2017) analyze the impact of conditional and unconditional cash transfers (CCT and UCT) on contraception in low and middle-income countries. It uses literature databases from 1994 to 2016 and ten studies were selected for the final review. The review

suggested that three studies out of 11 showed positive impact of CCT and UCT on contraceptive use and four studies showed a negative impact and decrease in fertility rate. There were three studies that showed no impact of cash transfers on fertility rate.

2.9. Women support programs in Pakistan

Poverty alleviation and women empowerment has been on the top of the agenda list for all governments worldwide. Similarly, Pakistan has also adopted various strategies for this purpose. There are special programs targeted towards improving the earning capability of masses and provision of social safety nets for the poor. Pakistan is one of the very few developing countries that guarantee social security of its citizens in the Article 38 of the Constitution. The article states that it is the responsibility of the government to provide basic necessities of life, such as food, clothing, housing, education and medical relief, for all the citizens, regardless of gender, caste, creed or race, are permanently or temporarily unable to earn their livelihood on account of disability, sickness or unemployment.

A whole range of safety net programs have been initiated in the country over the years such as Benazir Income Support Program, Microfinance, Pakistan Bait-ul Maal, and People's Work Program. Discussion on all these initiatives is beyond the scope of this thesis, as it focuses only on Benazir Income Support Program.

2.9.1. Microcredit Programs

Pakistan Poverty Alleviation Fund (PPAF), an independent and professionally managed division, has been set up by the Government of Pakistan which gives access to the low income communities to avail socio-economic services. This Fund works within a network of organizations that have strong community outreach programs. PPAF constantly monitors and analyzes the effectiveness

of its programs. (Khan N. S., 2009) attempted to quantify the impact of PPAF micro credit on poverty alleviation with the help of the data collected in Gallup (2005). Counter-factual ‘Combined approach’ has been used in the analysis. The study *found that there is a positive impact of micro credit on the poverty level of the country.*

Similar results were found by (Muhammad Tahir, 2016) *in a study carried out* to examine the impact of micro credit facility provided by Punjab Rural Support Program (PRSP) in rural areas of Mandi Bahauddin, Punjab. A convenient sampling technique was used to select a sample of one hundred respondents. Pre – semi structured questionnaire was used to collect data related to various aspects of the program. Micro credit taken, family size, nature of employment of the respondent, and level of education were the key variables of the collected data. Income differential is used to measure the effectiveness of the PRSP's micro finance program. It was calculated as income after micro credit and income before micro credit. Two econometrics models were developed. Standard econometrics techniques were used to estimate these models.

The estimated results of (Muhammad Tahir, 2016) show that micro finance plays a vital role in the enhancement of borrowers' income and hence alleviate poverty in the study area. The level of qualification, size of family, and nature of employment are also the major elements of income differential and poverty measures. Various econometric tests were used to check the validity of the estimates and alternate procedures are adopted wherever estimates were not conformed with econometric rules. Based on the evidence collected, this study suggested that to make the program more responsive, it is vital that the interest rate should be reduced, loan size and processes should be restructured, product range of the scheme should be varied, and recovery procedure should be made very appropriate.

Moreover, a study carried out to investigate the level of dependence on subsidy and outreach for measuring microfinance institutions impact and poverty outreach by Hina Almas and Mubashir Mukhtar, Pakistan Institute of Development Economics, Islamabad (Hina Almas, Mubashir, 2015). This study focused on eight microfinance institutions from Islamabad and Rawalpindi. Research findings of this study enlighten the microfinance institutions financial sustainability and fulfilling their promise of poverty reduction. Prospective study has been used conduct this paper. Two methods used are Subsidy dependence index and outreach index. The amalgamation of subsidy dependence index and outreach index play a vital role as regulatory tool and can enable microfinance institutions to fulfill their goal; to reduce poverty while maintaining its financial sustainability.

Nasim Shah Shirazi and Aman Ullah Khan, Department of Economics, University of the Punjab, attempts to quantify the impact of Pakistan Poverty Alleviation Fund's micro credit on poverty alleviation (Nasim Shah A. U., 2016). The study showed the result that there has been 3.05 percent reduction the poverty through Micro credit programs. Data collected in Gallup (2005) and Counter-factual 'Combined approach' has been used in the analysis. Special programs that were targeted towards improving the earning capability of people and provision of social safety nets are some of the strategies adopted in Pakistan for the poor. The Fund works within a network of organizations that contain strong community outreach programs. PPAF constantly monitors and analyzes how effective are its programs.

Similar results were found by Nasim Shah Shirazi and Aman ullah Khan, in *a study carried out* to find out effects of micro-financing on borrowers (Nasim Shah A. U., 2009). Results of this study showed that there is a positive impact of micro credit on the poverty level of the country. The study in this paper uses Combined approach. Interviews were conducted and data about people was

collected from Federal Bureau of Statistics. The study further recommended that the government with the help of its participatory organizations expand its access towards the poor communities in the country.

In terms of sustainability of micro finance programs Shahnaz a. Rauf and Tahir Mahmood, Department of Economics, University of the Punjab observed the microfinance sector's adoption of the growth strategy and how does it impact the performance of the microfinance institutions. (Shahnaz Rauf, 2009) The credit controlled institutions tend to focus more on sustainability rather than their key objective of social support. The matter of sustainability would not have been as crucial if the sector had adopted an intensive growth strategy. The results of this study showed that development of the sector is being directed by some unsustainable institutions that are neither operationally nor financially self-sufficient. It is recommended to maintain a balance between accessibility and poverty alleviation, an intensive growth strategy would have been more cost operative at the beginning of development.

2.9.2. Conditional Cash Transfer Programs

Altaf Hussain, Dr. Amrita Chhachhi Dr. Auma Okwani, The Hague, The Netherlands November, 2015 attempted to study the broader field of social protection while primarily focusing at conditional cash transfer programs in Pakistan (Altaf Hussain, Dr Amrita , 2015). The results of this study showed that conditional cash transfers are useful for the households, especially as an income, purchasing food, improving school enrolments and in providing health facilities. This research study has used a combination of mainly qualitative research methods: these methods include survey and semi-structured interviews, and group discussions with children. The survey and interviews were conducted in two villages (Kaim Khatti and Camp 2) of district Shaheed Benazirabad in Sindh (Pakistan).

Similar results were found by (Kabeer, Naila, , 2015). They analyze the effects of conditional cash transfer (CCT) programs on household economic outcomes. Out of 1,076 original articles found through electronic and hand searches, 46 high quality randomized and quasi-experimental impact evaluations were eligible for the review. Statistical meta-analysis and analysis of program mechanisms are used to explore heterogeneity in impacts between and within program. Results of this study showed that households CCT programs have decreased child labor, increased household consumption and investment and consumption is improved.

Moreover, (Bank, 2011) conducted a study to understand the impact of conditional cash transfers on female enrollment rate. The results of this study showed that the program increased female enrollment in middle school by around 10 percent between 2003 and 2005. They studied the impact of CCTs through an impact evaluation of a female school CCT program in Pakistan, focusing on the identification of program impacts, their distribution across different groups of individuals, and potential spillover effects.

2.9.3. Unconditional Cash Transfer Programs

(Arshad, 2011) analyzed the impact of UCT on women empowerment in Pakistan. The results of this study showed that in three ways the UCT income to women has increased their household responsibilities such as child care, schooling of their children and purchasing food items. The women beneficiaries spent the cash transfer to purchase their children's clothes, shoes, medicines, school fee and books. The results showed that UCT can be an important tool for women to gain access and control over the cash transfer.

Another study by (Ali S. M., 2016) Find out the lessons learnt from different transfer programs that government initiated so as to implement those lessons for the better utilization of funds in the

future programs. Result of this study showed that both programs have a significant impact on community to get above the poverty line. This paper involves cross sectional study with two stage stratified random sampling with population proportion to the size. For research purposed surveys for poverty check & interviews for grants took place. Last, it is recommended that Government should ensure the implementation of poverty reduction laws all over the country. The effectiveness of unconditional programs has shown mixed outcomes (Junaid Zahid, Mohsin Kazmi, , 2017) analyze the effects of CIF on slow economic growth and curbing its effects by improving the life of vulnerable individuals and enhancing community engagement and cohesion. Most beneficiaries of these programs remained in extremely & chronically poor categories. Only one third of beneficiaries elevated to transitional poor and non-poor categories and two key indicators for impact evaluation of any intervention are annual income and expenditure. It's an ecological study and the methodology used is two-stage Stratified Random Sampling with Population Proportion to the Size. Eligible beneficiaries of BISP & CIF lie in districts of Kashmore-Kandhkot and Shikarpur. Last, the policy recommendation is that the government needs to expand projects like these across the country to alleviate poverty.

2.10. Effectiveness of BISP in poverty alleviation:

There are various studies which highlight the positive impact of BISP on poverty eradication. (kimran, 2013) analyzed the role of BISP in poverty reduction in District Peshawar. For this purpose, primary data was gathered from the female beneficiaries of the two villages named, Palosi and Mulozai. The data was obtained in the both villages from the randomly selected 50 women who were beneficiaries of the BISP. Randomly 25 women were selected from one village while 25 from the other i.e. equal distribution of sample size between two villages. BISP local office and website etc. also provided the statistical information which was used as the secondary data for the

study. It was investigated the positive or negative impact of BISP transfer on the lives of the beneficiaries, the respondents that were 50 in number, answered that the transfer has been assisting them in purchasing their daily food basket, and giving them health and education facilities etc. *The result of the showed that there is a positive impact on the lives of the beneficiaries and the cash transfer is playing a vital role for poverty reduction.* They recommended that government should strive to make the BISP program fair and equitable.

(Kazmi, 2017) analyzed two major programmes, i.e. Benazir Income Support Programme (BISP), and Community Investment Fund (CIF), running in the country to alleviate poverty. The study analyzes the impact of these programmes over a specific period of six years. Further, it also analyzes the utilization of funds under these programmes, the effect of those programmes in poverty reduction, and the preferences of people to use these funds. Some of the best indicators for impact evaluation for any kind of intervention are annual income and expenditure. The study has compared the households' status who have been receiving BISP grant or CIF or both. *The findings show that (40%) beneficiaries found their way out of the basic poverty clusters and moved up towards the higher level.* At the end, recommendations have been given to improve these programs and to run them efficiently. The study suggests that CIF should be launched instead of the BISP for the very poor people.

Another study by (Farooq, 2014) carried out to assess how effective is BISP in maintaining a recipient household's welfare in the time of prevailing hard economic conditions. The study has collected secondary data from Pakistan Panel Household Survey (PPHS). The survey in the year 2010 was conducted in Baluchistan and Khyber Pakhtunkhwa KPK, the two provinces of Pakistan. Pakistan Institute of Development Economics (PIDE) in the year 2010 carried out a Pakistan Panel Household Survey (PPHS) which was used in the study. It has been observed the increase in the

cash grant has increased the school enrolment of children and participation of women in the labor market, however, which still is not very significant. *The results of study showed that cash transfers surely give relief to the recipient households to some extent but still the BISP programs has some shortcomings such as in targeting and exclusion of beneficiaries.*

In (Hassan Taj, 2016) an attempt is made to assess the role of Benazir Income Support Program in achieving food security in Barikot, District Swat, K.P.K Pakistan. Primary data was gathered from 65 families from four villages of Tehsil Barikot. It was examined, by utilizing factual with the help of econometrics tools. Concerning the role in food security, the results showed that there is a direct relation between BISP cash grant and expenditure of the household. The households use this received amount from BISP to purchase different commodities such as food, clothing and education etc. Most of the household's (40.0%) expenditure is on food items. *Despite the fact that BISP cash grant is useful in eradicating poverty and achieving food security, there have also been some other major problems that create obstacles for the respondents, there problems are identified by the respondents such as corruption, uncertain date schedule of receiving payments, absence of offices, rush in receiving cash or payments, discrimination and mismanagement in BISP.*

(Khan S. , 2017) conducted a research in the rural areas of district Mardan. He assessed the role of cash grant scheme of Benazir Income Support Program (BISP) in poverty alleviation. Sample was obtained from the three villages of Mardan district. There were total seventy respondents being selected randomly from the list given by BISP district office Mardan. The data regarding the cash transfer use and its impact on the income of household, their expenses, their education, food, and health of beneficiaries was collected. For comparative analysis the study has used a paired t-test technique. The result showed that there has been a significant increase (3.11%) in the expenditure of household including 16.50% increase in education expenditure, 18.50% in health expenditure

and 15.61% increase in food consumption has been observed. The study also highlights some drawbacks of the scheme for example great political interference, very little grant, problems in the distribution of grant and absence of awareness among women. It is recommended in the study that with the increase in the amount of grant, its availability on the pre-determined time and awareness for the proper utilization of the cash grant will make this scheme better in the reduction in poverty.

Similarly, (Waqar Ahmad, 2017) analyzed the role of Benazir's income support program in region Swat Pakistan. The sample size of 200 women was randomly selected from Madyan and Bahrain villages. The results show that Benazir Income Supports Program has 100% positive impact on women's life, reducing the poverty rate. But some women complained about the corruption of the fund transfer system, 73.5% of women said that the BISP transfer system was fair and 26.5% said it is unfair. However, most women were found to be satisfied with the results of the foundation and suggested the government to formulate policies; so that the BISP transfer system will be fairer.

2.11. Critical analysis:

This review has only incorporated the limited evidence that is available; it mainly includes certain outcomes, such as impacts on poverty and women empowerment. There is very little literature available that assess the impact of cash transfer programs on political inclusion and participation of the poor women. The existing literature on impact of cash transfers on women empowerment presents a mixed picture. There is a need to analyze the impact of unconditional cash transfer programs on all aspects of women empowerment which encompass political empowerment, economic empowerment, social empowerment and psychological empowerment.

Currently, there is no study available that takes a holistic approach and measure the impact of cash transfer programs on all major aspects of women empowerment. This study aims to contribute to

literature by evaluating the impact of unconditional cash transfer program (BISP) on all major aspects of women empowerment namely political, social, economic and psychological. Furthermore, this study will assess both primary and secondary data and operationalize all variables of women empowerment in measurable terms.

This study however, does not address the issue of gender-related vulnerabilities and inequalities and how the cash transfer tackles such issues. More evidence is needed to deepen the understanding of how gender dynamics influence the impacts of cash transfers (Jessica Hagen-Zanker, 2017). Further research is needed to evaluate that how socio-cultural and economic contextual factors affect the impact of cash transfers on gender outcomes. It is also essential to make the base of evidence strong enough on how the implementation features can be utilized to improve the impact of cash transfers on the women empowerment and to maximize more widely the outcomes for women and girls by complementary interventions such as information, sensitization and awareness-raising initiatives.

2.12. Research Gap:

Several important observations are evident from the analysis of the studies conducted prior to this research. These annotations are not conclusive, but can help determine the course for future research. We confer here some of the major observations from our analysis whereby it was discovered through the process of collecting information for the purpose of writing a literature review, certain gaps in the research related to impact of cash transfer on women empowerment exist. These gaps include the inadequate research on impact of unconditional cash transfer on political and psychological empowerment of women, the comparative analysis between the living standards and empowerment of beneficiaries and non-beneficiaries owing to the availability and non-availability of cash transfers, and using a narrow definition of women empowerment.

Over half of the studies that have been conducted in the past have focused solely on examining the relationship of cash transfers with single dimension of women empowerment. While such research is without a doubt significant, it is imperative that additional studies be conducted in order to analyze the relationship of unconditional cash transfers with multiple dimensions of women empowerment and poverty alleviation. Specifically, there is a need for research that assesses the impact of BISP cash transfers on beneficiaries while comparing their living conditions and empowerment with that of non-beneficiaries. When it comes to BISP and women empowerment most research has focused on assessing the conditions of only beneficiaries, while completely neglecting to carry out a comparative analysis with non-beneficiaries.

Moreover, these studies only shed light on one or two dimensions of women empowerment. There is not even a single study conducted so far that assess the impact of unconditional cash transfer on multiple dimensions of women empowerment such as political, psychological, social, economic, and personal empowerment. Further studies are therefore needed to evaluate the impact of cash transfers on various elements of women empowerment which requires both a qualitative and quantitative analysis.

Chapter 3: Theoretical Framework

3.1. Psychological Theory: Maslow's Hierarchy of Needs

Abraham Maslow gave his psychological theory of motivation titled “Maslow's hierarchy of needs” in 1943 to describe five basic human needs that once fulfilled lead to self-actualization (Maslow, 1943). Maslow describes all five needs as motivating factors that influence human behavior. The needs are arranged in the form of a hierarchy and fulfillment of bottom needs is essential for achieving higher needs. The needs are physiological, safety, love and belonging, self-esteem and self-actualization. These needs are connected in such a way that it is important to meet the primary needs before higher needs can be met. When an individual fulfills basic needs, higher needs become a motivating factor for him and he tries to pursue them as a goal.

The first four levels namely physiological, safety, love and belonging, and self-esteem, are known as deficiency needs. Humans act vigilantly to satisfy these needs which are motivated by deprivation. The highest need is called self-actualization need and it can be termed as being- need. This need is not driven by deprivation like the first four needs. However, failure to achieve this need may result in depression and sense of failure on the part of person. It will manifest as flawed personal development and lead to various types of psychological illness such as depression, stress and dissatisfaction with life. It is imperative that all deficient needs are met before being needs can be fulfilled (McLeod, 2018). All needs are explained in detail below:

1. Biological and Physiological needs

In Maslow Hierarchy of Needs model, the first level of needs is physiological needs. According to Maslow, the first level needs is the most vital level of needs as without the fulfillment of this need all other needs cannot be met. A person who fails to meet these physiological needs will never be concerned about meeting higher level needs for he will be more worried about fulfilling his basic needs of food, shelter, clothing and drink. These needs are directly related to person's survival without which he will not be able to live (e.g. thirst, hunger, and the need for oxygen). Some underprivileged people in Pakistan are concerned more with fulfilling their basic needs such as food and shelter. Their priorities are not set on gratifying higher-ranking needs (McLeod, 2018)

2. Safety needs

The second tier in Maslow Hierarchy of Needs is the safety needs. These include security, protection, stability, structure, law and order. If the physiological needs are satisfied regularly then safety needs come to the surface and become a matter of urgency for a person. In a developed country these needs may be referred to as needs for job security, retirement, and investments for the future. However, in a developing country like Pakistan, safety needs refer to the daily struggle for protection of life and property of people due to the unstable and unsafe socio-economic conditions (McLeod, 2018).

3. Belongingness and Love needs

The third tier in Maslow Hierarchy of Needs is the need for love and belongingness. Once biological and safety needs are fulfilled, people try to fulfill their need of belongingness to people and things in order to overcome feelings of loneliness and social exclusion. These needs reflect a person's innate need for love and affection. Human beings are social animals. They seek to receive

affection and love. The love of family, friends, or others in community has strong impact on an individual's well-being. The literature indicates that women in developing countries like Pakistan often lack social support and face gender inequalities that exist alongside economic and financial abuses. This treatment leads to discourage independence and personal development (McLeod, 2018).

4. Esteem needs

The fourth level of needs in Maslow's hierarchy is the need for self-esteem. Maslow characterized esteem needs into two needs. One is the need for self-respect and the second is the respect from others. The former is achieved through personal strength, achievement and self-efficacy while the latter is gained through status, and appreciation. Achieving self-respect is the first step towards fulfilling self-esteem needs. A person who has gained self-respect will be in better position to form relationships with others and gain their respect as well. Lack of self-esteem may negatively impact productivity, mental health, and physical well-being (McLeod, 2018).

5. Self-Actualization needs

The last tier in Maslow's hierarchy of needs is the goal to achieving self-actualization. Self-actualization refers to the process of understanding one's own self in a way that a person is able to make full use of his or her capabilities, talents and potentials. Maslow's hierarchy describes the concept of self-actualization as a "being need". The self-actualization is a continuous process not a constant state implying that the process of self-actualization can never end. Figure below gives a visual representation of Maslow's hierarchy of needs model (McLeod, 2018):

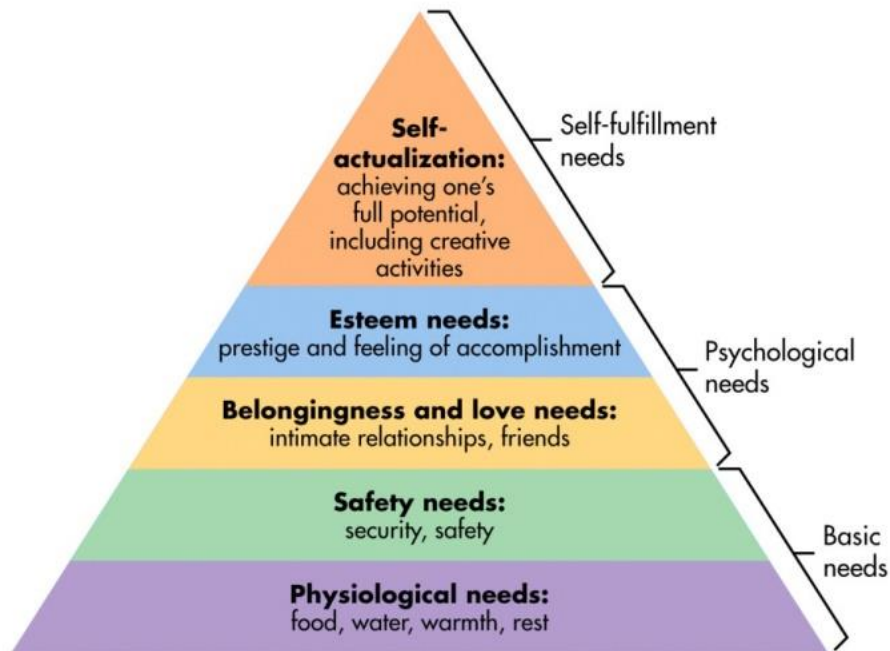


Figure 1: Maslow's Hierarchy of Needs

3.1.1. BISP and Maslow's theory:

We can also apply Maslow's Hierarchy of Needs to examine possible relationships between need fulfillment, physical health, and mental well-being among females living in Pakistan. The theory suggests that individuals who do not satisfy their lower level needs normally have difficulty satisfying their upper level needs and achieving self-actualization. BISP provides unconditional cash grants to women who are poorest of the poor in order to fulfill their most basic physiological needs. The program aims to empower women by paving the way for them to cross the first level of Maslow's hierarchy of needs. Once their physiological needs are met they can move up the ladder and finally fulfill self-actualization needs. BISP helps underprivileged women fulfill their physiological need which is the most important step towards achieving all other needs. BISP UCT program by helping women meet their most basic needs of food, water, shelter and clothing gives them financial empowerment and assist them in achieving upper level needs as well.

BISP makes it possible for women to satisfy physiological needs which according to Maslow are the stepping stone towards achieving self-actualization. Maslow says that if the physiological need is not fulfilled, the other higher level needs cannot be achieved. Those in poverty have a more difficult time progressing to the final tier i.e. self-actualization because when the basic physiological needs, safety needs, love and belongingness, and self-esteem needs are not met, the majority of their attention is focused on the fulfillment of these basic needs. Maslow's Hierarchy of Needs offers a conceptual framework for understanding the negative consequences of poverty on physical and mental health of women in Pakistan. We will now see how BISP helps women progress on the successive tiers of need fulfillment towards self-actualization:-

1. Biological and Physiological needs

The inability to meet the physiological needs has devastating impacts on physical and mental health. (Albee, 2005; Barrett et al., 2006; Benatar et al., 2003; Burns & Esterhuizen, 2008; Chopra, 2005; Flisher et al., 2007; Jacobsen, 2010). Poor physical and mental health can have a negative impact on one's ability to move out of poverty thereby keeping him trapped in the vicious cycle of poverty. (Flisher et al., 2007; Jacobsen, 2010; Parker et al., 2003; World Bank, 2009). BISP program helps solve this dilemma by giving grant to poor women that helps them in acquiring adequate food supplies, safe drinking water, and healthy environmental conditions that are essential to physical health as they are necessary for basic survival; therefore they are quite relevant to the discussion of poverty.

2. Safety needs

When physiological need becomes gratified regularly through BISP program, the safety needs rise to the surface. Instead of being driven by hunger, the beneficiaries now become obsessed with the need for safety

3. Belongingness and love needs

Once the safety needs are fulfilled then belongingness and love needs become prime motivator for self-development. BISP empowers women through provision of grants that helps women fulfill the needs of her children and family that leads to greater feeling of love amongst the family. BISP also ensures that women are empowered enough to move in their community freely and the BISP committees are established at local level to create a sense of belongingness amongst the women and give them a platform to express their grievances.

4. Esteem needs

Once safety and love needs are gratified, self-esteem needs come into play. BISP claims to empower women by giving them financial security which leads to greater self-confidence, self-efficacy and self-worth. Money is associated with respect in the backward areas from where the BISP beneficiaries belong. So by giving them financial support, BISP actually helps women achieve respect in household and society as well.

5. Self-actualization need

As needs are arranged in a hierarchy, a person's development moves through various levels of need fulfillment before it reaches the goal of self-actualization. Once BISP program has fulfilled all

above four needs, it moves towards the aim of achieving self-actualization of women. BISP long term long is to make women socially and psychologically empowered so that they have a better sense of self-worth and are able to make full use of their capabilities and potentials. BISP is now in the process of installing graduation program that will help women generate own revenue and bring them out of poverty by employing their skills, talents and abilities for starting own businesses.

Maslow's suggest that an individual will ignore the "being needs" if there is exposure to harsh environmental conditions, such as poverty and gender inequality. Hence it becomes imperative that the basic needs to bring a person out of poverty must be addressed first and this is what BISP programs claims to do. By giving women financial freedom, BISP ensconces them to the top of pyramid where they achieve self-actualization goal. On the other hand, people who are stuck in poverty continually bounce between the lower two levels, physiological and safety.

3.2. Women Empowerment Models

Empowerment can be defined as an essential a transition from a state of imposed powerlessness to one of ability and power. It encourages women's intrinsic strengths and positive self-evaluation. Obtaining power means creatively and meaningfully acquiring the ability and opportunity to participate and contribute to the process of social development. Empowerment of women means recognizing and valuing their contribution by themselves and society. In the real sense, empowering women is thus enabling them to concede and inflate their untapped talents, capacity, abilities, and substantial identity. The whole procedure of empowerment promotes the development of self-dignity. It facilitates them in terms of raising voice and provides with the power of fighting against violence, abuse, injustice and exploitation. The achievement of a significant role in the community makes them feel empowered. Currently, the importance of

women's role in nation building has been recognized as an eminent contributory factor. Women empowerment is a crucial tool for social and economic development. Women empowerment can be by recognizing them as an equal citizens and giving them equal rights. Women should be provided with equal and greater access to education, health and other services. Moreover, women empowerment will be achieved when women will get an equal opportunity to participate at community and social level. Empowerment involves women attaining control over their lives with engaging in the decisions that influence them domestically as well as in community, and national development policies. The autonomy of women and her enhancement socially, economically and politically is indispensable for the achievement of sustainable development of the nation. The two frameworks provide a path way towards effective and efficient empowerment for Women.

- "Feminist Theory Model"
- "The SHG Empowerment Model"

3.2.1 "Feminist Theory Model":

"Feminist Theory" is a projection of the general movement to empower women around the world. Feminism can be interpreted as an identification and critique of masculine supremacy bonded with efforts to deform it. Feminists contest for the equal rights for women and argue that they should have an unbiased share in opportunities and scarce resources of society. Viewing the many similarities between the both genders feminist perceive that they both have equal potential for personal development.

Therefore, the focus of feminists is on women's ability to accumulate resources from several of sources - individually on micro-level as well as socially and politically on macro-level. Feminists operate through a different avenues to enlarge women's empowerment - the capability of women to exercise control over own destinies. Hence practically, "feminist theory" and its emphasis on

diversity offer a solid framework for institutions working to bring change to women's discriminated social position. The umbrella of feminism spread to many organizations working together against sexism and to empower women in social as well as political and economic.

"Empowerment is generally conceptualized as both an outcome (having greater access to and control over resources and decision making) and a process of change (the process of expanding people's freedom to act and their ability to make choices)". (Kabeer,Datta and Kornberg, 2001)."

The concept of "women empowerment" has two sided picture; one is the result in terms of access to and decision making and authority over resources in family, society and on political grounds and other is the reformation process of enabling capability and liberty in women's life to make own decisions, choices and take actions.

Referring to a change process, there are two important concepts which should not be dissociated from the idea of "women's empowerment": The first is the capability of women to take action and second is the power relations with family, community and society.

Connecting with the "Amartya Sen's (1999) capabilities approach", "Nussbaum (2000) and Stern et al. (2005)" contend that emancipation is affiliated to enlarge the capacity in terms of affordability of the disadvantaged. Thus the significance of capability of poor is to be evaluated in the frame of power relations. The idea of "power within" is tightly linked with the conception of women's "agency" in which they have the ability to confront the obstacles that arise in the way of their freedom to take action. (Arshad, 2011)

Women empowerment is recognized as a tool of liberating women from oppression. Freire (1973) gave "three progressive steps of empowerment": "conscientizing", "inspiring", and "liberating". According to "Freire", the suppressed or the deprived can be transformed in to emancipated by learning about social injustice (i.e., "conscientizing"), motivating others by enabling them to feel

self-assured about attaining social justice, and at last giving them liberty. "Parpart et al. (2003)" gives the argument that "empowerment must be understood as including both individual conscientization (power within) as well as the ability to work collectively which can lead to politicized power with others, which provides the power to bring about change." Their "progressive steps of empowerment" are similar to those of "Freire". "Power within" is in accordance with "conscientizing"; "power with" is comparable to "inspiring"; and "power to" is congruent with "liberating". These factors make way to a greater participation by women in decision-making who were previously oppressed from such.

- **"Conscientizing":**

"Power within": this idea of power relates to self-consciousness, self-integrity and assertiveness and identity (knowing how to be). It deals with how individuals, through self-awareness and internal strength, can have an impact over their lives and make significant changes.

- **"Inspiring":**

"Power with": It refers to that social or political strength which enlightens the idea of general purpose or understanding, as well as the potential to negotiate collectively and defend a common aim (individual and collective rights, political ideas such as lobbying, etc.). Comprehensively, people perceive that they have power when they can assemble and unite in quest of a common objective, or when they share the similar vision

- **"Liberating":**

"Power to": a strength which incorporates the capability to make decisions, have power, and land on solutions to particular concerns, and which can be innovative as well as enabling. The idea thus, points towards intellectual capabilities (knowledge and know-

how) as well as financial means, i.e. to the ability to reach and control ways of production and positive impact (the notion of assets).

The idea of empowerment therefore forms part of the sight to acquire strength, to get command on one's life and make alternative choices. Major definitions on empowerment relate to the aspect of "power over", i.e. ability to make decisions. The feminist concept of empowerment perceives women as acting agents and not as beneficiaries, clients, participants, etc. and they deal with the argument of power. "Feminist theory" targets to understand gender injustice and focuses on advocacy of women's rights, problems and interests. While criticizing social relations, Feminist theory inspects gender politics, power relations and sexuality. Feminists have acknowledged that it is when women concede their strength and take united action with other women to utilize that power thus they gain the potential to act as agents.

The "Capability Approach" emphasizes straightly on the standard of life that one is able to get in reality. This standard of life is examined with regards to the root concepts of 'functioning's' and 'capability'.

- *"Functioning's* are states of 'being and doing' such as being well-nourished, having shelter. They should be distinguished from the commodities employed to achieve them (as 'bicycling' is distinguishable from 'possessing a bike')".
- *Capability* points to the set of significant functioning are that a person has impactful access to. Therefore, a person's capability shows the effective liberty of an individual to make choice between different functioning combinations – between different kinds of life – that she has reason to value. (In later work, Sen refers to 'capabilities' in the plural (or even 'freedoms') instead of a single capability set, and this is also common in the wider

capability literature. This allows analysis to focus on sets of functioning's related to particular aspects of life, for example, the capabilities of literacy, health, or political freedom.)"

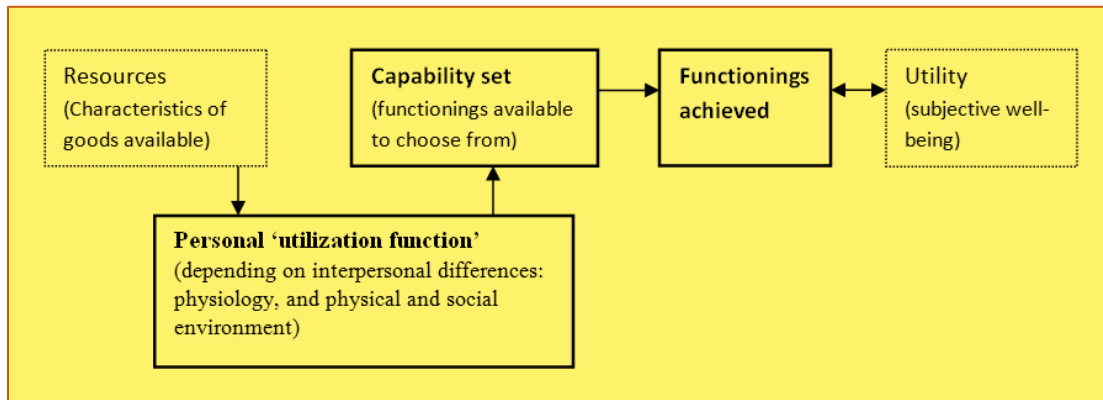


Figure 2: Feminist Theory Model

Sen (2000) contended that women's welfare and wellbeing is highly affected by their capacity to earn a self-standing income, have rights regarding ownership, outside home employment and literate actors in making important decisions within as well as out of the household. Thus, further he contended that what these assets have familiar is their positive benefaction in multiplying strength of women's voice throughout empowerment as well as self-sustainability. Giving the impact of outside home women employment, Sen mentioned that, outside financial gain can give women a better state, an understandable perception of her wellbeing as well as individuality which means a greater perceived share in the household's financial position (sen, 1990). Consequently, the factual analysis of "Sen's capability framework" has been given by "Kabeer et al (2011)". The research on the paid work effect on women's lives in Bangladesh, concluded that, the ability to have some sort of self-earned financial gains has not only facilitated to reduce indignity in lives of women but has intensified their authority and voice within their house and enlarged their ability for making choice "(Kabeer et al 2011)". Sen's "outside earning" and Kabeer's "own income" could

have two interpretations: one is women themselves self-going out of the home for gaining financially and has ability to use her income and second is that woman has her own earnings out of the home and has reach to income but may not have the capacity to utilize that income". In both scenarios, women's prospective to bargain and have a say in the household power relations are recognized in a different way. Now, the debate arises that is it true or not that the only income based resources of women can suffice for creating ability and liberty for their empowerment. Kabeer (2005) in this concern found out that agency and resources together create abilities that are their crucial for positive outcome in their lives.

With regard to "Sen's capability approach" that initiates with incoming finances or provided resources, after that the reach to resources is a fundamental and foremost factor of empowerment mechanism which generates capability for women to function in household level and community for subsequent authority over assets, ability to make decisions, sense self-value and regulate choices. The reach of women to resources thereby means amplified avenues for the women to establish options whereas using ability by the women to have command over and use of these assets is another aspect to examine for reformation process of in house women's empowerment. Kabeer (2005) indicated it as if a woman's prime form of reach to the asset is, as a contingent member of the family, her capability to make deliberate choices is expected to be limited. Assets and organizations make up people's abilities that are their prospective for living the lives they desire (Kabeer 2005). In a nutshell, it can be inquired that women's strength of resources and agency further need advancement in both formally as well as informally for efficient utilization of their abilities and liberty to act.

BISP focuses on women empowerment in every aspect. The involvement for betterment of health, literacy, and social welfare services to mitigate women's social and financial inequalities are thus

considered notable ingredients for attaining the objective of gender equity and women's empowerment. As this model talks about three indicators i.e. conscientizing, inspiring, and liberating. The first indicator, conscientizing puts emphasis on Power within. The aim of BISP is to deliver cash in hand to the beneficiaries by this the women develop a sense of ownership which promotes self-awareness and internal power. This is evident from the money transferring process used by BISP which is the biometric verification system paired with branchless banking. The process only uses CNIC and thumb impression. These beneficiaries only have to carry their CNIC the branchless banking touch point for authenticity and on basis of thumb impression they get the cash. It requires less financial literacy and saves from hurdle of complex procedures which brings self confidence in women; they do not have to rely on other family members to get cash. In poverty hit and under developed societies men are more powerful than women as they are perceived as the sole earning member of the family. When women get cash transfers the family realizes their importance and gives them respect that they deserve. The motive of cash in hand contributes majorly in empowering women within.

The second indicator of the feminist model talks about empowerment through inspiring which means to power with. A study found that BISP's per capita contribution is PKR. 188 that is 6.6 percent of the total per capita consumption of poor households. The programme may have to add its 77 percent more assistance to pull the poor households out of poverty. Regarding the welfare impacts, study found positive impacts on women decision making, non-violence against women antenatal care, per capita monthly consumption, multidimensional, women voting and her mobility. (Farooq, 2018). This shows that the social empowerment in terms of well-being,

3.3.2. The SHG Empowerment Model:

Varied ideological perspectives on women empowerment have been emphasized by researchers as empowerment is capability to fulfill person's capability set according to Sen, 1993; a process of internal change (Mayoux, 1998); capability and right to make decisions (Kabeer, Gender equality and women empowerment, 2001); meeting the strategic gender interests (Fan Yang Wallentin, Ranjula Bali Swain, 2006). Self Help Group (SHG) are defined as small scale voluntary alliance in group form. It consists of twenty people and it is informal in nature so that it could be kept away from bureaucracy, unnecessary administrative expenditure, corruption as well as profit motive. It is said to be the home grown model for poverty eradication and it also aims to empower as well as improve the living standards of women part of it. The group targets to have similar and homogeneous interests to avoid any kind of conflict and chaos. SHGs have been exemplary in contributing to socioeconomic empowerment around the world.

The policy developmental approach to empower women is influenced by these ideologies and different policy interventions identified and followed by national governments to achieve women empowerment. These interventions include enacting laws to protect their rights, drafting policies to meet their gender-specific needs, designing special programmes to ensure their share in development programmes. In this context, it is worth mentioning that in the absence of a common definition of women empowerment which encompasses multidimensional aspects, the development institutions came with their own definitions of women empowerment in pursuit of their set goals.

Empowerment in the perspective of poverty alleviation is defined by WB as *“the process of increasing the capacity of individuals or groups to make choices, and to transform those choices into desired actions and outcomes. Central to this process is actions that build both individual and*

collective assets, and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets.” To make institutional changes in the policy making process, four major factors are; accountability, access to information, organizational capacity and inclusion and participation (Bank, 2001) While understanding the implications of these interventions, broadly two approaches are followed by policy makers, developmental organizations and academicians. One approach is treating women as a homogeneous group and addressing their needs; another approach is treating woman as an individual and identifying her resource-base, capabilities, strengths etc., to achieve empowerment. However, to empower women and make it sustainable, there is a dire need of collective empowerment. Particularly, women empowerment in the context of microfinance requires listening to SHG members, prudently assessing their strengths as well as vulnerabilities to realize the potentiality of this intervention for women empowerment.

3.2.2.1. Dimensions of SHG Women Empowerment Model:

Empowerment is an internal process rather than an external one and to become empowered one has to become active in the process of development process. However, it doesn't mean that women empowerment is brought about by women themselves but it does not imply that all improvements in women's position are brought about by women themselves only. When it comes to women empowerment, Socio-political environment coupled with income gains they enjoy while participating in economic activities. Hence, the empowerment model always encompasses different dimensions of empowerment. A majority of research studies on microfinance and women's empowerment starts from economic empowerment of women with the assumption that female borrowers who successfully increase their income are necessarily empowered. In SHGs an increase in income resources is an important aspect of perceived levels of economic empowerment

but the group approach in microfinance has welfare potential in terms of influencing other dimensions of empowerment. In addition to economic empowerment these SHG members can realize compounded benefits in other aspects. Hence the following model is adopted to assess the empowerment of women as SHG members. Empowerment is not a sum of all individual dimensions of empowerment but it is a combination of different dimensions which are interlinked with influencing each other. (S. Galab, N. Chandrasekhara Rao, 2003)



Figure 3: The Empowering Model

If we look at various CT programs functioning within various parts of the world, major beneficiaries are women based on the hypothesis that it nourishes the food intake and improves health as well as education of children. Not only that, but it also makes women a key decision maker within the household. CCT's are thought to empower women with more authority however it doesn't specifically talk about the reasons of gender disparity. Having a look from the human-rights perspective, UCTs are more beneficial and superior as well as more humane but if policy

makes really want to opt for CCTs, they should project them in ways that doesn't strengthen or support patterns of gender discrimination. CCTs should be projected in a way that it doesn't weaken any gender's enjoyment of basic human rights. Given below are the five dimensions of SHG empowerment model which elaborate the different modes empowerment in relevance to BISP empowerment programs.

- **Social Empowerment:**

The idea to make women beneficiaries of CTs will make them key decision maker and will make them an impactful influence in the decisions regarding the household as well as will make them empowered is at the core of Benazir Income Support Programme. This idea originates from the Progresa with the basic assumption that when women are provided with an external, extra income, it improves their agency and thus improves their role of decision making within the household. (Yoong, Rabinovich, and Diepenveen, 2012) analytically assessed the literature on the comparative efficiency of giving conditional and unconditional transfers to women; they systematically review the literature on the relative efficacy of giving transfers to women; it is proposed by them that cultural/social standards or non-existence of legitimate rights can decrease the impact cash transfers are having on women based on their decision making power. Handa et al. (2009) claim that the funds from cash transfer could take away any money that otherwise women usually received within the house which would eventually decrease women's bargaining muscle within the household. Progresa also reported the same, saying that women hold power over transfers, however little within the household (Attanasio and Lechene, 2002). (Kate Ambler and Alan de Brauw, 2017) As per the report of WB, "The Impacts of Cash Transfers on Women's Empowerment: Learning from Pakistan's BISP Program", a transformation of ideas, values, and women's perception of themselves, their dignity and rights is taking place. This change is

countering the myopic philosophy behind domestic violence and male members' inclination towards gender based violence. This is the outcome of a decreasing acceptance of violence and aggression towards women. Additionally, male members are showing flexibility in their once rigid behaviours, accepting greater responsibility for doing house chores (Ambler and Brauw, 2017). Freedom of mobility is witnessed more as women find greater autonomy in decision-making (Ambler and Brauw, 2017)

- **Economic Empowerment:**

Financial elevation takes place when paid work seems to be increasing as more and more women start to take part in small scale businesses like making clothes. Economically, beneficiary women are more independent in their spending, with 76% of recipients attesting to a greater decision-making role. Transfers have brought transformation in the male mind-sets, seeing women as important members of the family who can make significant decisions. A study conducted by OPM showed that BISP positively impacted the underprivileged lot. In 2016, the Multidimensional Poverty Index (MPI) decreased from 31% to 23% (Wasif, 2017). MPI accounts for different types of unfulfilled needs including health and education. A rise in savings is recorded, greater regularity of transfers increases family savings (Ambler and Brauw, 2017)

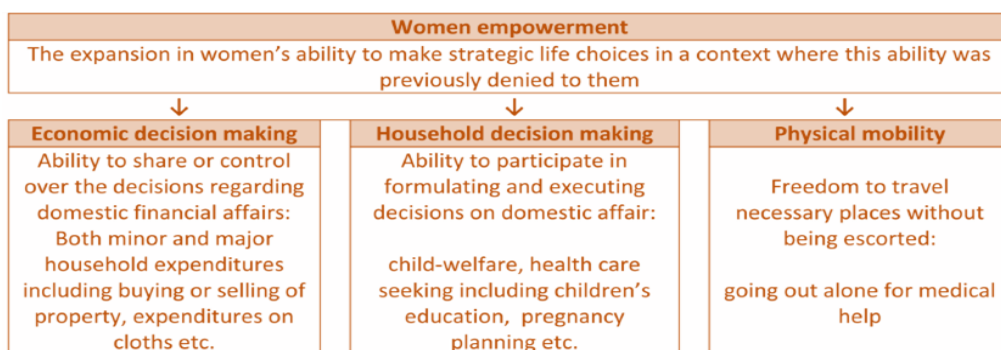


Figure 4: Indicators of Women Empowerment

- **Health Empowerment:**

The robust relationship between decision making and pre/post-natal & expert birth-attendant proposes that such interventions that intend to empower women may also increase their usage of such services. In 2008, in times of inflation and flooding, a national cash transfer programme was introduced in Pakistan that goes by the name of, the Benazir Income Support Program (BISP). It provide eligible women like ever-married, widowed or divorced Pkr 5,000 every three months. Evidence taken from conditional and unconditional cash transfer programs operating at various other places show that when women receive cash transfers, their decision making power within the household improves drastically (Schultz 1990; Thomas 1990; Gitter and Barham 2008)). If this finding also applies in case of Pakistan, one of the effects of cash transfer programme would be increased usage of health services.

ILO's 2015 Social Protection Report found that cash transfer programmes have led to better maternal and child health outcomes as a result of increased use of health care services. Due to various cultural practices in Pakistan, females have been perceived less worthy of adequate and healthy nutrition than their male counterparts. One of the effects of cash transfers is a rise in their perceived significance within the household, thereby improving their access to better nutrition (Ambler and Brauw, 2017).

Nevertheless, there is a trivial relationship between institutional deliveries and women's decision-making power. It depicts that various other elements also affect services uptake. One of those is access, both financial and physical. In Pakistan, when we take a look at constitutional rights, residents have free access to avail health services however in practical, they don't really have free access to it. The quality of health services of most of the hospitals is lower than the international standard, even that of emerging economies.

- **Political Empowerment:**

The *BISP Impact Evaluation Survey 2016* finds a great improvement in women's voting behavior as they show greater cognizance of politics. In 2011, only 40% of the surveyed women demonstrated voting behavior. In 2016, the percentage almost doubled to 70% (Memon, 2017). Under the programme, 55,000 Beneficiary Committees have been established in 32 districts (Memon,2017). These committees are a platform to discuss and deliberate on issues of importance like nutrition, education, family planning, literacy, and women's empowerment. This platform forms the foundation for new initiatives.

- **Educational Empowerment:**

Cash transfers have increased school enrolment for children. The ILO's report is consistent with other reports like 2015-16 United Nation Women's Progress of the World's Women, which show that cash transfer programs can significantly reduce the prevalence and severity of poverty. The literacy rate of the female recipients of cash transfer is only 9% and 8% of them have finished primary education. Through the Waseela-e-Taleem initiative, students' attendance has significantly improved as every child with 70% attendance is given Rs.750 every four months. 1.3 million Students are part of the programme and 49% of these children are girls (Wasif, 2017).

3.3. Permanent Income Hypothesis

According to (Kagan, 2017), "the Permanent Income Hypothesis is a theory of consumer spending which means that people will spend money at a level consistent with their expected long term average income". It means, the estimated salary that will be received in the long term shall be recognized as permanent income that a person can safely spend.

In 1957, the American Nobel Prize winning scientist Milton Friedman wrote a famous book titled *A Theory of the Consumption Function*. He also created the permanent income hypothesis (PIH) the famous theory. Various new theories were developed in the United States on consumer behaviour as conventional Keynesian's theory of consumption failed to realise the reliability of rate of savings on the time when the real income dramatically rises. Various theories on behaviour of consumer developed. Friedman presents a theory in his book that contains numerous hypotheses and also he supports his theory by providing statistical evidence.

According to Friedman, Permanent consumption (C_p) is proportionate to permanent income (Y_p). It means that permanent consumption of a person in a year depends upon the permanent income which includes the income of the current year and also the income that is expected in the future years. In a simple manner, the hypothesis of the theory is that rather than changes in the income of the current year which is temporary income, the changes in the permanent income drives the change in the consuming pattern of the consumers.

(Carroll, 2001) states that “permanent income is the present value of the expected flow of income from the existing stock of both human and non-human wealth over a long period of time”. Where, human wealth is defined as the source of income received from the services given by a labor, while non-human wealth is defined as the sources of all other income (that is, incomes received from ownership of all kinds of assets, like government bonds, company shares, and property).

Transitory income is the change between temporary income and permanent income. In other words, transitory income can be thought of as a current year income, and unforeseen increase or decrease in that income. For example, an unexpected increase in income resulting from winning a competition, or a temporary fall in income resulting from a short period of unemployment.

Current measured income = Permanent income + Transitory Income

The hypothesis indicates that fluctuations are not predictable in the pattern of consumption, it is due to the varying behaviour and expectations of the consumer. This has wide repercussions which concerns financial policy of the country (Kagan, 2017).

(Kagan, 2017) states that in an economy the economic policies might get succeeded in raising income of the individuals. However, the consumer spending pattern may have a multiplier increase as well. Instead, the theory is of the view that there will not be any increase in the spending pattern of the consumer until they are informed and plan about their expected future incomes.

For instance, if an employee knows that he is likely to receive a bonus in his income at the end of the year, it is possible that he increases his spending pattern in expectation of the surplus earnings. Nevertheless, it is also probable that employees might not change their spending pattern because of a short-term bonus. The employees may rather choose to strive to save more based on the projected increase in income.

Similarly, there could be some individuals that may increase their level of spending with the expected boost in income rather, they may save the extra income for investment purposes to receive an increment in the income, instead of spending it straightaway on the products and services that are disposable. Conclusively, the changes through increase in salary or assuming the long-term sustainable jobs can drive changes in the permanent income. With the raised expectations, the workers may in turn increase their expenditure as well (Kagan, 2017).

3.4. Life-cycle Hypothesis

A new theory of saving emerged in the 1950s by Franco Modigliani of MIT and his student Richard Brumberg. The hypothesis of life-cycle theory states that individuals throughout their lifetimes tend to uphold approximately the same level of consumption (Sablík, 2016). In their lifetime, they tend to take on loans or sell assets at the time when income is low and save money when their income is high during the year.

For instance, when an individual is earning in his early age (18-30), his household's expenditure will be more and they will tend spend more than his current income. This could be because the individual has the capacity to avail loans or debt. In the middle years of earning, the expenditure of the household becomes less than the current income because, they have to pay-off the debt and save for the future years as well. When the individual gets retired from his job, the hoarded wealth starts steadily decreasing as he spends from his savings. Therefore, a hump shaped pattern will formed on the basis of wealth accumulation pattern — that is, low in the early age and in the old age, while in the middle it will be at the peak (Sablík, 2016).

In simple words, the individuals try to maintain their consumption throughout their lifetime. This means that the individual will borrow during the period of low income while save in times when their income will be high. According to the theory, the consumption depends on wealth, years up to retirement, and income. For the whole economy it suggests that consumption depends on wealth and income both. The theory has an implication such as wealth/savings in the economy will be decreased when there will be more people in the phase of retirement or more ageing population in the country (Modigliani, 1986). Before the life-cycle was emerged, the assumption remained that the income is the only element on which the consumption depends. For instance, according to

the Keynesian consumption function income and spending were directly related. Nonetheless, the theory failed to explain the variation in consumption pattern on the basis of its life cycle position (Pettinger, 2017).

The theory also enlightens the economic model that is diminishing marginal utility of income. It means that if income is high during the time of employment, there exists a diminishing marginal utility of spending additional money in that specific time. It becomes hard to work in the old age so earning is less (Pettinger, 2017).

3.4.1. The Permanent Income and Life Cycle Hypothesis in Relation with Social Transfers

All social welfare benefits represent a social transfer in money or in kind, i.e. income or services, from one community to the other, for example, to old people, to sick persons, or to the poor (Christina Behrendt, 2018). There are some schemes known as “**Social assistance schemes**”, which are unconditional cash grant schemes that are usually based on some tests and benefit poor. These kind of schemes enable poor people to access social services such as health, education, empowerment and spend income according their wish (Carroll, 2001).

The theory of permanent income and life cycle hypothesis relates with the economic indicator of social transfers and has income and consumption as the variables. The theory states the consumption patterns of individuals. The consumption pattern of poor people can be studied in the context of social transfers that they receive in the form of their monthly income from BISP. The consumption pattern of the beneficiaries will be dependent on the permanent income (overall estimation of future social transfers) and smoothing the consumption at times by borrowing or saving some part of income.

The social transfers vary wildly from time to time however, the changes in the amount of transfers are announced prior from coming into effect. these are recognised as rise in a social grant beneficiary's income. The hypothesis states that the beneficiaries would tend to smooth their consumption by increasing their spending or borrowing at the times of low income.

The decisions based on the smoothing of consumption are built on the availability of the information to the individual when he is making the consumption decisions. A person cannot make the decision on the probability of an increase in his income. For example, a person will not start to increase his standard of living on the prediction that he is going to win a lottery tomorrow, as it is just a prediction which is not legal. In the same way, the social assistance beneficiaries make the consumption smoothing decisions based on the amount of social transfers they receive monthly, so the increase in their lifestyle occurs gradually with the passage of time.

3.5. The Feminist Theory

“Feminist theory is a major branch of theory within sociology that shifts its assumptions, analytic lens, and topical focus away from the male viewpoint and experience and toward that of women”. During this process, the feminist theory highlights some of the issues that are social in nature and that are traditionally ignored by the male dominant theories of society and viewpoint.

“Feminist history refers to the re-reading and re-interpretation of history from a feminist perspective” (Finke, 1992). He further argues that the theory of feminism has been through evolution many times in the past. “The goal of feminist history is to explore and illuminate the female perspective of history through rediscovery of female writers, artists, philosophers, etc., in

order to recover and demonstrate the significance of women's voices and choices in the past” (Finke, 1992).

According to (Modigliani, 1986) the feminist theory primarily focuses on the gender discrimination, social exclusion, inequality and unfair treatment, roles of gender, influence and oppression etc. On the other hand, (Crossman, 2018) is of the view that the feminist theory is not only about the female and girls living in a community and their rights. But, the theory includes the perspective and encourages people to raise their voice against violence, inequality or oppression and injustice that has always been in the society.

It has been observed that the exclusion of the female’s perspectives and experiences in the social theories has encourages the focus on their interaction that happens within a community. This is because the feminist theory has to ensure the inclusion of each and every individual in the society and half of the population in the world is not excluded in the process of studying problems, relations and forces in the society (Finke, 1992).

Social theory has diverted its focus from the viewpoint of men and their experiences. In this way, the focus has shift towards the creativity and inclusiveness from the perspective that males are always the leading social actors (Pettinger, 2017). Partly, the feminist theory has become innovative and includes everyone in the society not only on the basis of gender but also on the interaction of power and oppression systems prevailing in the society.

There is an analytical framework that is provided by many feminist theories to understand the location, and experiences of women and how their situations are different from that of men’s (Cacoullous, 2001). For example, the experiences of men and women will vary according to their

own perspective of how they perceive a situation such as the traditional feminists will view the world through the eye of womanhood and that is the social world is different. There are some feminist theorists who observed and proved the view that there are various social roles allocated to male and female in a community or institutions where the gender roles are clearly defined such as labour force and how it is being divided. Other feminist theorists emphasized on the emergence and development of male society and its interaction with the female in the society.

“Feminist theories that focus on gender inequality recognize that women's location in, and experience of, social situations are not only different but also unequal to men's” (Nuccio, 1992). Liberal feminists argue that women have the same capacity as men for moral reasoning and agency, but that patriarchy, particularly the sexist division of labour, has historically denied women the opportunity to express and practice this (Nuccio, 1992). Such changes push women into limited circle and discourage them to participate in the activities of the society.

3.5.1. The Feminist Theory and Social Transfers

In our research study, the feminist theory relates with the social indicator and the participation of women in process of decision making. “In our society, the population of women is greater than that of men and women are still at the higher risk of poverty which is the cause of social exclusion” (Kang'ethe, 2017). These include the variables such as gender wage gaps, women's prevalence in low-paid occupations, a lack of work-family supports, and the challenges involved in accessing public benefit (Kang'ethe, 2017).

Single mothers are more exposed to the risks because they are the only source of income in the family have to support their children. The traditional perception about women and their roles in a

society have still not realized the fact that they are the most important part of the society as well as economy. Consequently, lower income of the single mother in a family decreased the nourishment of their children and also poses a great effect on their education.

It has been observed in some studies that vulnerable women are most likely to get injured in a situation of any natural calamity as compared to men. The evidence also shows that women tend to sacrifice their meal for sake of their children so that their children can have one and be healthy.

“Gender inequality widely prevails in society and prevents women from utilizing care services and therefore puts women at risk of poor health, nutrition, and severe diseases” (Alagan, 2015). Women are also very exposed to sexual violence and due to which they become the victim of HIV/Aids because of their vulnerability and weakness.

For the bargaining position of women, decision-making power is very important in a house where she lives. This is the way that decisions made by men and women effect the household. Nevertheless, both male and female in a household have different preferences to determining the most important things for the family. There are multiple factors to determine who is the most powerful in a household but most of the times there is high gender inequality prevailing in different cultures. In most of the cultural societies, usually males are the head of the family and they have the power and influence to make decisions in the family. The way expenditure in a household is decided affects the female, her children and well as their schooling. The ability of the women to fulfil the needs of their children heavily depends upon the freedom of movement.

“Gender discrimination within households is often rooted in patriarchal biases against the social status of women” (Duran, 2009). Greater empowerment over assets, age, income, and schooling

are the primary factors of bargaining power of the household (Christina Behrendt, 2018). It has been observed that the welfare of the family increases with the increase in the empowerment to women (MacGregor, 2010). Additionally, literate women are well known and are concerned about their children's health and schooling as compared to illiterate women (UNICEF, 2001).

(Alagan, 2015) conducted a study and found out that women have to maintain all the responsibilities in their household, including education of their children, bringing food, and taking care of their children's health, hence this adds on to the burden of women in under-developed countries. Benazir Income Support Program through its Unconditional Cash Transfer program provides financial grant to women with an aim to take them out of poor condition, however the scheme ends up to finite the capacity of the women to earn. BISP initiative makes women responsible for their children's health and schooling, maintain their children's attendance and provide them healthy food. Also, the program emphasizes the women to participate in training programs and learn skills that would build their capacity to earn for (UNICEF, 2001).

3.6. Human capital theory

Existing literature and human capital theory provides spotlight on the effects of conditional cash transfer and unconditional cash transfer programs on human capital development. Becker and Mincer proposed the Human capital theory for the first time. They explained individual's willingness to invest their income on human capital development that includes education and training. Individuals' decision to invest in education and training depends on expected returns from the investment. Investing on education and training have some cost. Cost incurred on human capital development is measured in the form of expenses on education and training and earnings or returns that individual get at the time of investment period. So, if there is more return than

expense on education and training, then the individual will invest. Training is the part of human capital that requires attaining any skill useful for particular job. Women and minorities they have less chances and opportunities to work in labor market. Their return on investing on education and training is less so they will invest less on human capital. Therefore, women and minorities are more vulnerable and poor. This theory has brought attention on providing incentives for women so they invest more on education and human capital. (Becker, 1975).

Conditional cash transfers targeted towards secondary school girls to increase their school enrollment by providing them bicycles is an effective conditional program than Conditional cash transfers (Karthik Muralidharan, Nishith Prakash, 2013). UCTs is not beneficial in the long run they have short term benefits and there will be no benefits once the program is terminated . Governments and other public and private organizations have started initiating programs that have long term positive impacts and can elevate poverty. For example, programs that focus on building drought-resistant gardens, or training farmers of rural villagers and giving citizen some skills have long term benefits. “Unconditional cash transfers are not tied to specific human capital-related co-responsibilities”. UCTs are only targeted for “short-term consumption” and are not invested in human capital development or “Teach a man to fish” through training or investment, rather than giving an entitlement.” (Ferguson, 2015). The objective of unconditional cash transfers consumption smoothening and help poorest of the poor to get food for survival. UCTs are not invested to achieve any productive outcomes. Unconditional cash transfer programs are not invested in productive activities and lead to dependency. “Indeed, by allowing households to meet their consumption needs and to eventually diversify livelihoods and accumulate assets as they see fit, they contribute to the inclusive growth agenda of developing country governments, with important implications for economic development policy.”(Handa, 2017)

Unconditional cash transfers are effective if they have any impact on human capital through capacity building and training. “However, the basic perception that cash is used for short-term consumption needs, instead of invested in productive and human capital, has implications for both the sustainability of impacts as well as the overall objectives assigned to programs”(Davis, 2018)

In developing world conditional and unconditional programs increase enrollment rate and improve schooling outcome. But, there is little research on how UCT programs have positive effects on enrollment rate and child schooling. (Bauchet, 2017) There is little information about whether cash transfers to a family can increase enrollment rate of young children. (Jason Gait Stefanie Schurer, 2017) examined the effect of the Australian Baby Bonus. It is a conditional government cash transfer program of \$3000 for Australian young children to achieve “socio-emotional and physical outcomes”. (Mullins, 2015) evaluated the effectiveness of several anti-poverty programs in the US. He found government cash transfer programs of \$1000 for the poorest of the poor had a positive impact on exam performance and graduation rates. Two unconditional cash transfer programs implemented in rural Zambia led by government have significant impacts on consumption and food security of poorest of the poor. (Sudhanshu Handa Luisa Natali, 2017)

In order to understand the role of cash subsidy for women’s empowerment as well as the role of gender social relations for making unconditional cash transfer effective for women’s empowerment it is necessary to draw attention on some theoretical approaches establishing relationships among various concepts of gender inequality and women’s empowerment.

3.7. Empowering Women: Theories of Gender Equality

- ***“Economic Modernity: The Classical Development Perspective.”***

“Focusing on economic development, the classical modernization perspective considers increases in democracy and human choice as a direct outcome of economic development.” According to, this approach In relation to gender equality, economic development can be achieved increasing the number of women eligible for high positions. Increased economic development associates with a more broad based distribution of educational and occupational resources. So, in order to increase number of women eligible for power positions it is important to provide them access to education and training facilities. It will increase their chance to occupy high power positions.

- **“Cultural Modernity: The Human Development Perspective”**

“A more recent theory emphasizes the conversion of economic development into a cultural process of human development that gives rise to an emancipative worldview, reflected in self-expression values that emphasize human choice and autonomy, including the choices and autonomy of women. This rise in emancipative orientations develops mass expectations targeted at making elites responsive and inclusive. In this way, rising emancipative values lead to increases in women’s empowerment throughout society and in parliament.” The theory highlights links between social values that encourages gender equality and cultural modernity. (WELZEL, 2003) highlights the importance of modern human resources to the human capital development and economic development. But there is an indirect effect of economic development.

To conclude, modernization has many forms. Most findings show that gender equality between genders is dependent on development of country. Country with high level of development have consistent gains in gender equality. Hence, there is a strong link between economic development

and women's empowerment. We also expect measures of cultural modernity to strongly associate with the dependent measures. "With respect to relationships between these two processes, given that the human development approach stresses the role of increasing human resources in expanding the scope of social inclusion and human choice, we expect that economic modernity will more strongly explain the initial stage of women's empowerment while cultural modernity will become more central to explanations of the higher stages." (Alexander Amy C Christian Welzel , 2000)

Empowerment is defined as an outcome having higher access and control over resources and equal say in decision making process at household and community level. It can also be observed as a process of giving people's freedom to act and make choices of their own choice.

So, there are two concepts of women's empowerment that are important: one is women's potential to make choices with freedom and other is power relations at household, community and societal level. By linking with capabilities approach of (Sen, 1999), he explains that empowerment is to increase the capacity and potential of the poor citizens and minorities.

(Richards, 2004) Explained empowerment as an increase in ability and freedom to make choices and act. The concept of women's empowerment is not simple it is very complex and multidimensional in nature. In order to understand women's empowerment especially in the developing countries in it is important to understand gender dynamics families, social and cultural barriers and division of labour.

The equal access of resource and creating greater opportunities for women enable them make choices and control over and use of resources. This will change their power relation dynamic families and achieve the process of women's empowerment in the household.

(Kabeer, 2005) “Argues that women’s freedom to make choices is limited and her access to resources is most likely to be dependent on other”. Women’s income from paid work or from government cash subsidies expand her freedom and create capabilities at household level and are considered as a crucial tool for long term empowerment. (Sen, 1999) explained that women’s ability to earn, employment, education and ownership rights have positive impact on her well-being. He further argues that these factors make women independent, help her to raise her voice and will empower women.

“Now the question arises that whether or not the only income resources of women are sufficient for creating capability and freedom for their empowerment.” (Khattak, 2002) studied the gender relations and dynamics in in Pakistan and her findings showed that women’s ability to earn income does not eliminate gender inequality and patriarchal system.

(Molyneux, 2008) in his work find similar results ‘capability-empowerment nexus’ as “the acquisition of capabilities that can assist women to achieve legal and material autonomy, social and personal equality and voice and influence over the decisions that affect their lives.” Unconditional cash transfer programs transfer cash to poor families, women or minorities for the consumption without any condition or obligation. BISP is the example of UCT and women are the recipients of this program. UCT is more effective in achieving women empowerment and capabilities among women. Women receipts have freedom to utilize cash transfers with their own choices in their household. (Laura, 2005) evaluated the impact of the cash transfer on human capital development. His findings showed the cash transfer programs have positive effects on women’s decisions making and reduces gender inequalities. Women who are recipients of cash transfer programs reported that after cash transfers they experience greater self-esteem, confidence, autonomy and well-being. “Unconditional cash transfers for example in case of BISP,

also provides opportunity to women to have access to and use of cash as per their own choices and intra-household gender relations for women's empowerment”.

“The selection of UCT under BISP has therefore advantage of free choices to make expenditure by the women beneficiaries which the author considers as a first step towards women's empowerment. (Smith, 2003) found that increasing women's status relative to men reduces child malnutrition in Sub-Saharan Africa, Latin America, and the Caribbean, and particularly in South Asia. Secondly, the social and economic context of poverty and vulnerability of women in families also obstruct them from exercising bargaining power equal to men. Poverty and disempowerment go hand in hand because an inability to meet the basic needs resulting dependence on others.”

Chapter 4: Conceptual Framework

Cash transfer programs are one of the most common forms of social protection programs which can either be accompanied by a condition or without a condition. Conditional cash transfer programs give cash grants to people who belong to the marginalized and vulnerable sections of society, on the basis of a pre-determined condition or ongoing action of the recipient. On the other hand unconditional cash transfer programs simply hand out direct transfers to individuals struck by extreme poverty in order to protect them from adverse impacts of poverty. One such program that is currently operational in Pakistan is the Benazir income support program. The vision of BISP is to eradicate poverty and alleviate the status of women in society by making them financially empowered. BISP eligible women are extremely poor and fall below the absolute poverty line. BISP was developed in 2008 as a safety net program to help in consumption smoothing and providing a cushion to the “poorest of the poor” to sustain a living. However, its long term objective was to achieve Sustainable Development Goals (SDGs) goal of poverty eradication and women empowerment.

The main objective of BISP is poverty alleviation. However women empowerment is BISP’s supplementary objective and in order to achieve this object BISP’s sole criteria for selection of beneficiaries is economic deprivation. Also, BISP provides support exclusively through women. After almost 10 years of its inception, we now want to assess the real impact BISP program has had on women empowerment and poverty alleviation.

The conceptual framework of our thesis is depicted in figure 5. It illustrates the causal pathways involved in linking BISP Unconditional cash transfer with women empowerment and poverty alleviation. The figure also highlights the potential moderator and mediator factors impacting this causal relationship. The conceptual framework, when read from left to right, exhibits a direct

impact of BISP unconditional cash transfer on women empowerment (economic, political, psychological and social empowerment) and poverty alleviation. We have conceptualized that the cash transfer program will work through the mediator woman's bargaining or decision making power within the household (because the woman receives the cash directly).

Similarly, the strength of the impact that BISP unconditional cash transfer program has on women empowerment and poverty alleviation depends on moderator variables which are basically the local and household conditions that the beneficiary lives in. These moderators include level of education of beneficiary and the beneficiary's spouse (if applicable), women's land rights (the legal protection of women property and land rights will enhance their empowerment), employment status of beneficiary and the beneficiary's spouse (if applicable), size of family, financial literacy, other grants and area. Moderating effects are shown with black lines that touch all other variables to indicate that they can influence the each variable in the casual chain.

A mediator variable is a variable that can be changed by the independent variable (BISP UCT program). A moderator variable remains constant and is not influenced by the independent variable. However, it affects the strength of the relationship between a dependent and independent variable. Thus, area is a moderator variable that will remain constant for the time period under consideration and will not be affected by the program, whereas women's bargaining power is a mediator as it can be changed by the program.

Women empowerment is further divided into four types of empowerment namely political, psychological, economic, and social empowerment. It is expected that BISP unconditional cash transfer program will empower women economically by giving them more control over household income, assets land and resources, and greater ability to make smaller or larger purchases. Women's economic empowerment will result in women's access to market and credit, and rise in

investment level. BISP cash transfer is assumed to increase women's social empowerment as well. Some of the indicators for social empowerment include social mobility of women, lack of inequality against daughters, inclusion of women in domestic decision-making, improved health conditions and freedom from domestic violence. Social empowerment outcome will be evident from greater autonomy for women (Mobility, Decision making, women's control over income and domestic violence).

In terms of political empowerment, few individual level indicators are used to assess whether or not women have achieved political empowerment such as rise in the number of women who acquired NIC (National Identity Card), Women's mobilization in the local political system/campaigns, number of women exercising their right to vote and the overall rise in general knowledge of political system and awareness about political rights. As an outcome of political empowerment there will be rise in representation of women receiving BISP grants in local, regional and national bodies of government.

Lastly, BISP cash transfer program will directly impact women's psychological well-being and empowerment through increasing their self-esteem, self-efficacy, and self-confidence. There will be collective awareness of injustice in the community as a result of psychological empowerment.

BISP cash transfer program is also expected to have direct impact on poverty alleviation. MPI indicators will be used to assess whether or not BISP unconditional cash transfer program has result in poverty alleviation of the beneficiaries. Poverty is mostly measure using just one indicator i.e. monetary income. However, measuring poverty as a one dimensional phenomenon ignores its multi-dimensional nature and the multiple factors that that constitute poverty. So in addition to household income multidimensional poverty indicators are used to assess poverty alleviation more efficiently. Multidimensional poverty comprises of different factors that impact life of poor people

such as lack of education, poor health services, inadequate income and most importantly poor quality of work and threat from violence.

For this reason, we will use MPI indicators (Multi-dimensional poverty index) for measuring poverty alleviation. A multi-dimensional measurement scale helps incorporate a wide range of indicators to effectively capture the complexities of poverty. Poverty cannot be defined by one simple indicator like income. It encompasses a complex set of variables that affect social, economic, political and psychological well-being of a person. Different indicators can be chosen for different societies according to the complex socio-cultural fabric the society has constructed for its people. In case of Pakistan, we have used three dimensions of poverty alleviation namely living standards, health and education. For assessing living standards the following indicators will be used: access to reliable electricity, assets owned, number of rooms, type of fuel used for cooking, and ownership of livestock animals. For measuring health indicators of poverty we will use two variables namely child mortality and children immunization. For education Years of Schooling is used to measure poverty.

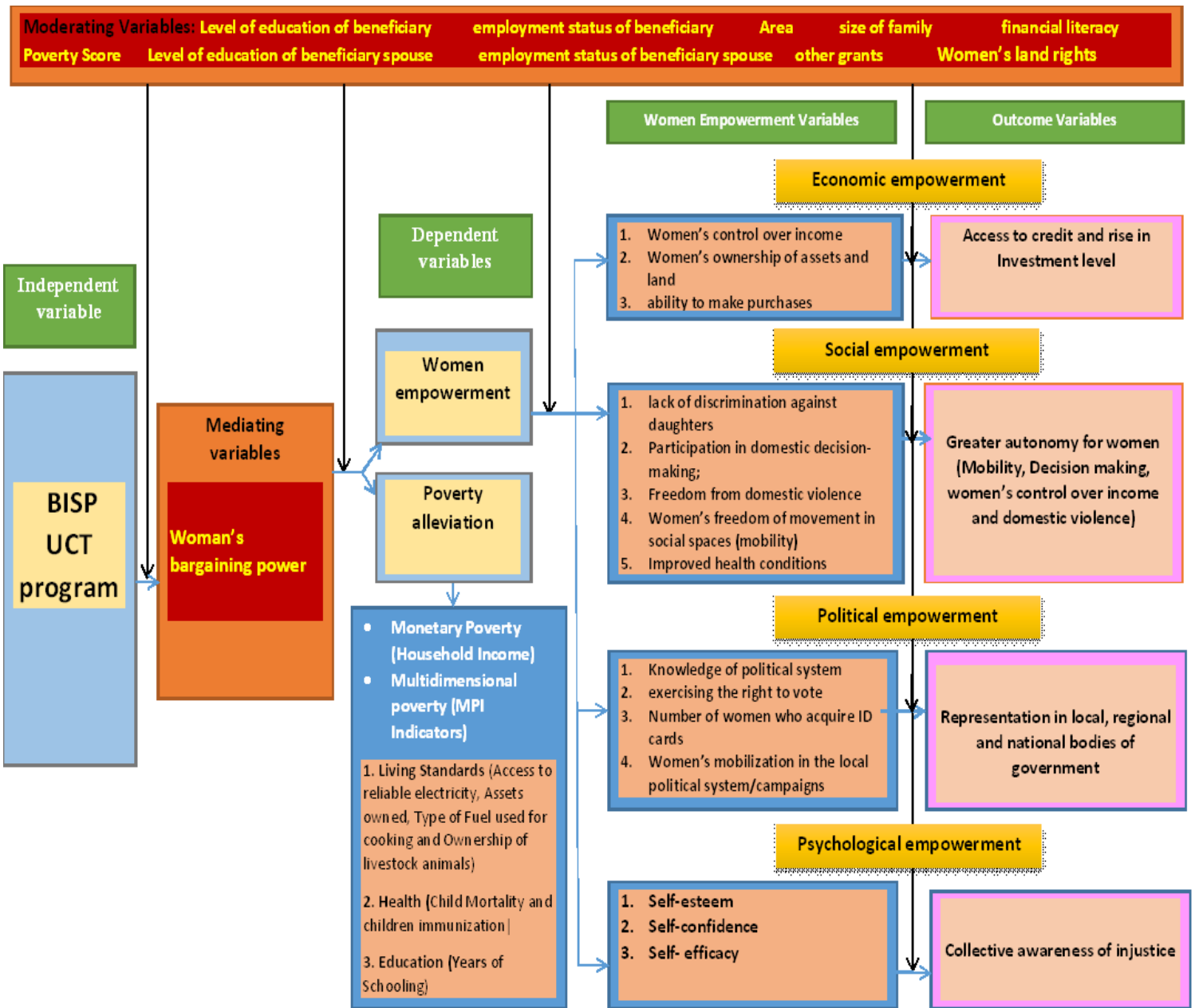


Figure 5: Conceptual Framework

Chapter 5: Research Methodology

5.1. Problem Statement

The study assesses the impact of BISP UCT program on women empowerment and poverty alleviation in Pakistan. Pakistan being a developing country is face with the evils of extreme poverty and gender inequality. Pakistan is ranked 148 out of 149 countries in the Global Gender Gap Index (2018) showing that the level of gender discrimination in Pakistan is alarming and needs immediate government interventions for gender mainstreaming and women empowerment (Gender inequality, 2018). Furthermore, being the one of the most underprivileged segments of Pakistani society, women are considered as most vulnerable to poverty. According to Economic Survey of Pakistan 2017-2018, Pakistan witnessed a decline of up to 24.3 percent in poverty levels. However, gender differences in processes of eradicating poverty still remain extremely male dominated. BISP has been trying to empower women by giving them cash transfers. The aim of this study is to assess whether BISP is successfully empowering women through poverty eradication and to compare the differences between the living standards and empowerment of women beneficiaries and non-beneficiaries so that an in-depth analysis can be formulated for finding what the program lacks and how those shortcomings may be addressed by the government of Pakistan.

5.2. Research Objectives

The primary objectives of the study are as follows:

- To determine the impact of Benazir income support program on poverty alleviation
- To analyse the effects of BISP on social, political, economic and psychological empowerment of women.

3.7. Research Questions

This research aims to answer the following questions:

- What significant impact does BISP unconditional cash transfer program have on poverty alleviation?
- What is the association between BISP unconditional cash transfer program and women's empowerment?
- What is the impact on BISP unconditional cash transfer program on women's social, political, economic and psychological empowerment?

3.8. Research Hypothesis:

Alternative Hypothesis (H1): There is a statistically significant positive relationship between BISP unconditional cash transfers and women empowerment

Null Hypothesis (H0): There is no relationship between BISP unconditional cash transfers and women empowerment

Alternative Hypothesis (H2): There is a statistically significant positive relationship between BISP unconditional cash transfers and poverty alleviation

Null Hypothesis (H0): There is no relationship between BISP unconditional cash transfers and poverty alleviation

Alternative Hypothesis (H3): There is a statistically significant positive relationship between BISP unconditional cash transfers and women's social, economic, political and economic empowerment.

Null Hypothesis (H0): There is no relationship between BISP unconditional cash transfers and women's social, economic, political and economic empowerment.

5.5 Variables:

The variables chosen for this research comprise of independent, dependent, mediating and moderating variables. There are total 39 variables. The dependent variables are influenced by the independent variables whereas the moderating variables do not change due to other variables but affects the strength of the relation between the independent and dependent variables. The mediating variables explain the relation between the independent (predictor) and the dependent (criterion) variable.

- The independent variable is BISP unconditional cash transfer program (PMT score below 19)
- The dependent variables are poverty alleviation and women empowerment. Women empowerment is further broken down into 4 variables namely social empowerment, political empowerment, economic empowerment and psychological empowerment.
- The mediating variable is women bargaining power
- The moderating variables are as follows: level of education of beneficiary, employment status of beneficiary, employment status of beneficiary spouse, Area, PMT score level of education of beneficiary spouse, size of family, financial literacy, other grants and women's land rights.

The global definitions for each of the variables are as follows:

Independent Variable: BISP unconditional cash transfer programme aims to reduce poverty by providing cash transfers to women without any conditions upon their actions.

Dependent Variables:

- **Women empowerment:**

Women empowerment is defined by United Nation as the improvement in women's political, social, economic, and health status which is essential for the achievement of sustainable development. (UNFPA, 1994)

- **Poverty alleviation:**

Poverty reduction, or poverty alleviation, is a set of measures, both economic and humanitarian, that are intended to permanently lift people out of poverty. Poverty alleviation is a central aim of economic and social policy, and yet there is no consensus about what poverty means or how it is best measured. World Bank defines Poverty as pronounced deprivation in well-being. In Pakistan, the main focus is on whether households or individuals have enough resources to meet their needs. Typically poverty is measured by comparing an individual's income or consumption with some defined threshold below which they are considered to be poor. This is the most conventional view and poverty is seen largely in monetary terms. (Bank, 2017)

Mediating Variables:

- **Women's Bargaining Power**

Women's bargaining power is an important determinant of household economic decisions. Bargaining power is the relative power of parties in a situation to exert influence over each other.

Assets held by women within the household can be used as a one of the measures of women's bargaining power. (Doss, 1996)

Moderating Variables:

The following moderators will affect the strength of relationship between cash transfers and women empowerment: level of education of beneficiary, employment status of beneficiary, employment status of beneficiary spouse, PMT score, area, other grants, land rights, level of education of beneficiary spouse, size of family, and financial literacy.

5.6. Operational Definitions

Independent variable: Unconditional cash transfer program

Cash transfers are defined as the direct payment of money but it involves some criteria for eligibility. When we talk about unconditional cash transfers it is evident from the name itself that there is no condition applied, by this we mean that the beneficiary getting unconditional cash transfer has the liberty to spend the money out of her own will. The unconditional cash transfer of BISP grants cash transfer of PKR 5000 to the eligible women. This amount is provided quarterly. The criteria for eligibility are ever married women having nation identity card. This program of BISP implies no conditions of how to spend or where to spend. The cash is handed directly to the beneficiary (women) and she has the authority to spend it. BISP claims that they are a social safety net and their primary aim form the unconditional cash transfer program is consumption smoothening rather than poverty alleviation.

Dependent variable:

1. Women empowerment:

In our thesis, we will measure women empowerment in terms of economic, social, political and psychological factors. These factors are explored in detail through multiple relative variables. For example, the economic empowerment is measured in terms of women's control over income, their ability to purchase and the level of consumption, skills acquired and material wellbeing. Social empowerment includes women's freedom of movement, lack of discrimination against daughters, participation in domestic decision-making, freedom from domestic violence, and the reduction of heavy care responsibilities. Political empowerment is measured in terms of women's knowledge of political system, domestic support for their political engagement, exercising the right to vote, women's mobilization in the local political system/campaigns, and the number of women who acquire ID cards. We will study psychological empowerment in terms of mental health, wellbeing, self-esteem of women, self-efficacy, personal autonomy, and the level of self-confidence they have.

2. Poverty alleviation

The primary aim of the unconditional cash transfers is to alleviate poverty from the country. Poverty alleviation is assumed to be dependent on the unconditional cash transfers, as increase or decrease in these cash transfers will have an effect on poverty alleviation. In order to measure the extent of poverty we will use multi-dimensional poverty indicators (MPI).

Operationalization of MPI variables:

Living standards:

- **Electricity:** The household is poor if there is no electricity.
- **Assets:** The household is deprived if it does not own more than one radio, TV, telephone, bike, motorbike or refrigerator and does not own a car or truck.
- **Cooking Fuel:** Deprived if the household cooks with dung, wood or charcoal.
- **Livestock:** Deprived if Household has less than 2 cattle, fewer than 3 sheep/goats / fewer than 5 chickens and no animal for transportation (urban households are considered non-deprived)
- **Number of rooms in household-** Deprived if Household has less than 2 rooms in household

Health

- **Child Mortality:** Any child has died in the family due to lack of medical care.
- **Immunization:** Deprived if any children under the age of 5 is not fully immunized (households with no children under 5 are considered as non-deprived)

Education

- **Years of Schooling:** Deprived if no man or no women in household above the age of 10 has completed 5 years of schooling.

Mediating factors

- **Woman's bargaining power**

Bargaining power is the power to make household decisions related to children education health and living standards. Also it includes women's decision making in domestic areas such as buying grocery, making house budget, and assets to buy. We are assuming that Women's bargaining power will increase with cash transfer programs and it will be higher in beneficiaries than in non-beneficiaries. This bargaining power will be assessed by asking beneficiaries and non-beneficiaries about their Participation in domestic decision-making

Moderators

- **Level of education of beneficiary/ Spouse**

There are different levels of education in Pakistan such as under-matriculation, matriculation, bachelors and masters. The correlation between unconditional cash transfers and women empowerment is strengthened through the level of education that beneficiary has. Women living in villages are mostly un-educated or under matriculation. These women receive cash transfers and their empowerment depends on it. The level of education of beneficiaries is measured in following categories:

- ✓ Illiterate
- ✓ Can write name
- ✓ Primary (1 to 5)
- ✓ Secondary (6 to 10)
- ✓ Intermediate (11 to 12)

✓ Higher (BS/MS)

- **Employment status of beneficiary/Spouse**

When we talk about employment status the population is divided into three portions.

✓ Employed: In Pakistan, ILO defines employed as someone who has worked for at least one hour in past 1 week in any economic activity. Someone on leave due to sickness, maternity leave or holidays is considered employed.

✓ Unemployed: By ILO, unemployed is defined as someone who has not worked for last one week but is in search of work.

✓ Inactive: Inactive is defined by ILO as someone who is able to work but is willingly not working them may include retired, housewife, students etc.

- **Size of family**

Number of people in one household sharing one kitchen

- **Poverty Score**

Poverty score is determined by BISP for both beneficiaries and non-beneficiaries using PMT score card. Poverty score below 17.75 is the eligibility criteria for beneficiaries but anyone below score of 20 can be considered as well depending on their household special circumstances such as widowed or disabled people may be considered. For non-beneficiaries the PMT score we have chosen is below 20 so that better analysis can be conducted between beneficiaries and non-beneficiaries.

- **Women's land rights**

We assume that beneficiaries will be more empowered to seek their land rights in case where their family possess own land whereas non-beneficiaries will not get land rights even in cases where their family owns own land. This will be assessed by asking beneficiaries and non- beneficiaries if they have availed land rights or not in case their parents owned land and have already passed away. As established by international standards, women have the right to equality in the enjoyment of all their rights, including the right to access, use, inherit, control, and own land. (Women, 2017)

- **financial literacy**

Financial literacy is defined as the ability of women to carry out any or all of the following activities. If she can do all then she is more literate than women who can only do one of the activities.

- ✓ Can use debit cards and ATM machines
- ✓ Can count money
- ✓ Can create household budget
- ✓ Can do basic calculations (Hisaab)

- **Area Location**

- Area is a moderator that affects the strength of the relationship between a dependent and independent variable as the area where more job opportunities and better financial conditions exist (e.g. in urban area) the people there can easily find jobs as compared to say a rural area where people find it difficult to find jobs or invest in business. So area location is divided into urban and rural areas.

- **Other grants**

We used the variable Other grants to show if the respondents are or have been in the past receiving financial grant from other social protection programs other than BISP such as Bait ul Maal and Zakaat.

Economic Empowerment:

- **Women's control over income, assets and land**

In a household does the respondent has the control over income, assets and land. Is she allowed to form daily budget or does she have a say in deciding the pattern of spending that income. This variable is aiming at the impact of BIPS cash transfer on women's control over income and assets of household.

- **Ability to make purchases**

This indicator aims at the women's ability to spend money, by this we mean that does she have enough financial literacy or is she able to plan how to purchase.

Social Empowerment:

- **Women's freedom of movement**

When we talk about women empowerment mobility is the most important indicator. This variable aims to identify the impact if BISP transfer on freedom of movement on beneficiary, by this we mean that is she allowed to go out of home alone to fulfill basic necessities. As the procedure to get cash transfer itself motivates women to go out and get it.

- **Lack of discrimination against daughters**

This indicator analyzes the discriminatory factors between sons and daughters. This is measured in terms of school enrollment that are daughters also enrolled, then on mobility of daughters that are they allowed going out of home when needed. It aims to identify that is there a positive impact of BISP transfer on lives of daughters of the beneficiary.

- **Participation in domestic decision-making**

In our society Men are perceived to be head of the household and they possess the authority to make decisions of the house. This variable wants to check the impact of BISP transfer on the decision making of a household. It wants to identify that is the beneficiary (women) getting any say in the process or is there any significance given to her opinions after getting cash transfer.

- **Freedom from domestic violence**

Poverty is one of the major causes of domestic violence. Men are the sole bread winners and when they are not able to fulfill the need of the household out of frustration they tend to abuse women to regain their sense of power. BISP grants money into women's hand directly making her an additional source of income hence, this indicator aims to identify that are there any positive impact of cash transfer on reduction of domestic violence.

- **Women's improved health condition**

Women's health is measure by her access to antenatal care, basic medicines and primary health services.

Political Empowerment:

- **Knowledge of political system**

This indicator aims to identify that either the beneficiary has the basic knowledge about which government is in power and who is the current head of state.

- **Exercising the right to vote**

This indicator focuses on the fact that is the beneficiary allowed as well as encouraged to cast vote from home and family.

- **Women's mobilization in the local political system/campaigns**

BISP has taken the initiative to empower women by making mother leaders which is appointing one woman a manager of her area. This variable aims at identifying that is the beneficiary allowed to take part in political movement or is she allowed to participate in political campaigns.

- **Number of women who acquire ID cards**

The criteria for BISP cash transfer is the possession of national identity card. This indicator aims to identify that is there any positive growth in number of women to own CINC to get the cash transfer.

Psychological Empowerment:

- **Self-esteem**

Self-esteem is defined as women's sense of self-worth. It was assessed as one of the indicators of self-empowerment. Participants were asked to indicate on a scale from 1 (worse than before) to 5 (very good impact) the change they'd experienced since becoming a beneficiary of the BISP.

- **Self-efficacy**

Self-efficacy is achieved when women feels self-sufficient and not dependent on her male counterpart. A scale ranging from 0 (no self-efficacy) to 3 (strong self-efficacy) was constructed.

- **Self-confidence**

A scale was constructed in which participants were asked to indicate their confidence on a scale ranging from 1 (not at all) to 5 (very much). How confident are you that you could raise your opinion in public? And, neighbors often share similar problems—how confident do you feel about offering advice to your neighbor?

Outcome variables:

- **Access to credit**

BISP has taken the initiative to hand over the money the women only. This variable aims to find out that is she able to spend it or plan her purchasing pattern by herself or the head of household takes it from her.

- **Rise in Investment level:**

Usually the income of the household is not handed over to the women hence they do not possess the power to invest it where they want. This variable aims to identify that whether the credit transfer from BISP is actually owned by woman herself and is she able to invest it where she wants to e.g. committee or small business etc.

- **Greater autonomy for women**

Autonomy for women is measured by increase in social Mobility, domestic Decision making, women's control over income and lack of domestic violence.

- **Representation in local, regional and national bodies of government**

This indicator aims to find out that are women allowed to vote by their own choice after getting BISP and whether or not they are allowed to join political strike by their own choice.

- **Collective awareness of injustice**

Collective awareness of injustice is the overall awareness amongst women beneficiaries in a community about the unfair discrimination against women in the form of social barriers to mobility, discrimination against daughters, and lack of control over income.

5.7. Data Collection

The method used to collect data for this research was mixed method approach which includes primary data as well as secondary data. On the basis of randomized sampling the data was collected by using techniques such as survey questionnaires and semi-structured interviews.

5.7.1. Primary Research:

The primary research was done by using a mixed method approach which includes qualitative research inculcating the semi-structured interviews and the quantitative research by exercising survey questionnaires.

- **Qualitative approach:**

The semi-structured interviews were conducted fairly, making certain that the interviewee was unbiased and possessed knowledge of the topic under research. There were 7 to 8 standard questions used in the interviews with additional questions based on the interviewee's specialization. In these interviews about four BIPS officials along with a World Bank consultant, including a researcher from academia and Secretary Ministry of Finance were. All the questions asked were open-ended and in-depth and were conducted live at the work place of respective interviewee. In effect, the interviews went a step ahead in the investigation for the research study.

The interviewees included the following:-

1. Dr. Shujaat Farooq (Director Research, Monitoring & Evaluation, BISP)
2. Mr. Sajid Baloch (Director General Graduation, BISP)
3. Mr. Tariq Mehmood (Director General Unconditional Cash Transfers, BISP)
4. Mr. Naveed Akbar (Additional Director General Conditional Cash Transfers, BISP)
5. Mr. Umer Hameed (Special Secretary Finance and former Secretary BISP)
6. Mr. Gul Najam Jami (Consultant, World Bank)
7. Dr. Dur-e-Nayab (Joint Director, PIDE)

8. Former Bureaucrat (Name and designation was asked to be kept anonymous)

9. Renowned Economist (Name and designation was asked to be kept anonymous)

- **Quantitative approach:**

The quantitative responses were collected from Rawalpindi and Attock districts of Punjab. The respondents were selected through a simple random sampling method (probability), while the area was selected through purposive sampling (non-probability). Simple random sampling was chosen as 'each individual in the population of interest had an equal likelihood of selection'. Therefore, there was no bias involved in the selection of people and difference between the population features is only a matter of chance. The area selected on the other hand can be categorized under purposive sampling as it was selected based on the characteristics of the population residing in those areas and the goals of the study. Furthermore, considering the limited amount of resources and convenience, district Rawalpindi and district Attock was chosen as the best location for conducting this study.

The procedure adopted for data collection was simple and cheap. It started with anticipating all issues that may arise during the data collection such as political strikes, inclement weather or road blockages due to security threats. Therefore, a flexible schedule was prepared for the collection of data; in accordance with the schedule, convenience and availability of all the researchers. Areas were divided among the collectors to gather more responses in less amount of time. The goal was to bring together at least one hundred responses in total, about 50 beneficiaries and 50 non-beneficiaries for the purpose of a fruitful analysis and conclusion.

We used both longitudinal and cross sectional data in our thesis to ensure consistency, validity and reliability. In social science, a cross-sectional study is a type of observational study that analyzes

data from a population, at a specific point in time—that is, cross-sectional data. We collected data from 3rd April 2019 to 30rd April 2019 (over a period of 4 weeks) from two different districts. We made a travelling plan (shown in table 2) with the help of BISP IT/research department which included travelling distance and time to cover each area that we planned on targeting. We tried our best to follow the travelling plan. However, it was really difficult for us to go to different areas and find the houses of all beneficiaries and non-beneficiaries due to many reasons.

The biggest issue we face was that the addresses of non- beneficiaries were hard to track as most of the non-beneficiaries had not really kept in touch with BISP tehsil office and had not bothered going to BISP office to update their information. Also BISP does not make any effort to keep the non-beneficiaries in its data loop therefore the addresses of most non- beneficiaries were same as that collected in 2010. But many people had not only changed their address but also their mobile numbers since 2010 due to which it was almost impossible to track them down. We had to seek the help of BISP community leaders who are basically BISP beneficiaries that have been made in charge of all beneficiaries and non- beneficiaries of a certain area and are responsible for beneficiaries them and raising their issues in BISP community meetings. These women leaders helped us by letting us use their house as hot spot for our data collection. They invited some beneficiaries and non- beneficiaries that we wanted to interview but whose houses were either in places that were inaccessible to us or they lived too far away from urban set up.

Area	Distance from Islamabad	Approximate time	Number of beneficiaries /non-beneficiaries	Date of traveling
Golra sharif (Rawalpindi district)	19 km	28 mins	15	3 rd April, 2019

Nurpur shahan (Rawalpindi district)	24 km	35 mins	13	4 th April, 2019
Texila (Rawalpindi district)	32 km	38 mins	14	5 th April, 2019
Gujar khan (Rawalpindi district)	53 km	55 mins	19	6 th April, 2019
pind bhadur khan (Attock District)	48 km	41 mins	12	15 th April, 2019
Fateh jhang (Attock District)	40 km	45 mins	8	19 th April, 2019
Karma (Attock District)	80 km	1 hrs 15 mins	10	23 th April, 2019
pind sulman makn (Attock District)	85 km	1 hr 30 mins	14	30 rd April, 2019

Table 2: Travelling plan for conducting surveys

Once data was collected, responses were compared amongst themselves; analyzing differences in areas and living standards of people and the facilities availed by them. The rich descriptive details that highlighted the problems and underlying causes assisted in framing conclusions. It was ensured that there was no discrimination in collecting responses. The poverty stricken respondents were explained the purpose of the questionnaire as well as each question in detail. The disclaimer clearly stated that the purpose of the research was academic and ensured that it was not used against or in favor of any agenda. Two fixed questionnaire was used to ensure regularity in information extracted. One was for beneficiaries and other for non-beneficiaries. The questionnaires consisted of 80 questions in total. The questions were arranged in a meaningful order and format, using straight forward and appropriate language. The questionnaire was pre-tested by our supervisor to guarantee that it would not offend any group or ethnicity.

5.7.1. Secondary Research:

This thesis is based on comparative analysis, for this purpose the baseline data was required. Thus, the secondary data of 300 households was provided by the BISP office. It included the data of 150 beneficiaries and 150 non-beneficiaries from Rawalpindi and Attock district collected by the survey done by BISP itself in 2010. This data acted as a baseline for comparison with the new results collected by the researchers in 2019. The secondary data that BISP provided us with had data of only one of our two dependent variables namely, poverty alleviation. The data of assets owned, livestock's owned, number of rooms, type of toilets, and fuel for cooking was provided for each beneficiary and non- beneficiary by BISP.

5.8. Population and Sample

For the purpose of our study we chose Rawalpindi and Attock districts as target areas through a purposive sampling technique (non-probability sampling), a technique where the samples are gathered in a process that does not give all the individuals in the population equal chances of being selected, whereas the population itself was selected by means of simple random sampling (probability sampling). Using this technique samples were gathered in a process that gives all the individuals in the population equal chances of being selected.

5.8.1. Sampling technique:

The sampling technique that we have used is simple random sampling technique. This technique involves a sample that is a subset of the total population, where anyone has exactly the same chance of getting selected in our sample, thus representing the whole population. However, it should be kept in mind that this simple random sampling should be an unbiased representation of a group.

5.8.2. Sample size:

The sample size was taken on a simple random sampling technique as it equalized the chances of everybody to have a representation in the sample. Samples of individual units from a population have been analyzed. The population represents the total number of people who participated in the survey. A clearly distinguished population ensures that the results categorically represent all elements of the society. Residents of Rawalpindi district and Attock district are the main population under study. A sample size of 300 was taken, which involved both beneficiaries and non-beneficiaries of BISP. Out of this sample size we conducted interviews of 105 women that involved 55 beneficiaries and 50 non-beneficiaries of BISP to evaluate the impact of BISP on their empowerment and poverty reduction. We conducted 61 surveys (32 beneficiaries and 29 non-beneficiaries) from Rawalpindi district and 44 from Attock district (23 beneficiaries and 21 non-beneficiaries). The exact figures are shown in the table below. Survey was carried out manually by all thesis group members.

Attock District (44)			Rawalpindi District (61)		
AREA	Non-beneficiaries	Beneficiaries	AREA	Non-beneficiaries	Beneficiaries
Jhang (rural)	5	7	Golra Shareef (rural)	6	9
karma Cantt (rural)	6	8	Taxila City (urban)	8	6
Kamra (urban)	6	4	Nurpur Shahaan (rural)	6	7
Fateh Jang (urban)	4	4	Gujar khan (urban)	9	10
Total	21	23	Total	29	32

Table 3: Number of beneficiaries and non-beneficiaries surveyed

5.9 Unit of Analysis

Women (beneficiaries and non-beneficiaries) residing in Rawalpindi and Attock districts, have been observed as the unit of analysis. Furthermore, a comparison between beneficiary and non-beneficiary women and women of urban as well as rural has been observed by examining the differences in the problems being faced by individuals. Problems faced by residents of developed areas were found to be different and less in number as compared to the problems being faced by individuals residing in under developed areas.

5.10 Mode of Study

This study involves primary data collection by means of a survey and in-depth interview, comprising of both a qualitative and quantitative approach whereby samples of individual units from a population have been analyzed. The population represents the total number of people who participated in the survey. A clearly distinguished population is an approach to ensure that the results categorically represent all elements of the society. Therefore, women from various areas of Rawalpindi and Attock districts are the main population under study. The purpose of conducting a survey was to describe certain characteristics of the target population and also analyze the relationship of our variables within the population chosen. The survey methods used comprised of questionnaires and interviews. Questionnaires helped not only in saving time but also in generating more responses as they allowed a large amount of information to be gathered in a short period of time, which was later analyzed using appropriate tools of statistical analysis.

This method was also opted for as it is cheaper compared to other methods of primary data collection. Despite limited resources, the questionnaires allowed the collection of a wide range of responses; that were considered sufficient to determine conclusions for the study. The modes of questionnaires used were street surveys for both beneficiaries and non-beneficiaries.

Interviews on the other hand paved way for a deeper understanding of impact of BISP on women empowerment and poverty alleviation from the professionals such as the BISP officials, Ministry of Finance, academia, donors/service providers, economist and government officials. It explored the experiences and views of people associated with these issues in the society. Moreover, interviews also directed the process of data collection and analysis of responses.

The secondary data was collected from BISP office after lodging official request for data sharing with BISP head office in Islamabad. The data of five variables namely assets owned, livestock owned, type of toilet, number of rooms in house, and type of fuel used for cooking, was available with BISP of all beneficiaries and non- beneficiaries from the year 2010.

5.11. Purpose of Study

The goal of this study is to examine the impact of Benazir Income Support Program on women empowerment and poverty alleviation. To gain a deep insight of the impact of the BISP on women empowerment and poverty alleviation both qualitative and quantitative research has been used. The study conducted is descriptive in nature due to the fact that the content of the findings necessitates analysis in order to better understand the connection.

The purpose of the study is to better understand how unconditional cash transfers empower women and to analyze the effects of BISP on social, political, economic and psychological empowerment of women. Women empowerment is dependent upon two major factors, the first being the ability to make the key decisions within a household and the second at community level. Moreover, the purpose is to examine the association between unconditional cash transfer programs and women empowerment. Some major factors of women empowerment are:

- Social mobility

- Financial literacy
- Political awareness
- Psychological well-being
- Freedom from domestic violence

5.12. Techniques/ Research Methods.

The research method used to analyze quantitative data included frequency tables, cross tabs to cross link variables, Chi Square to test the independence or dependence of the variables and their relationship, correlation, difference-in-difference, difference method, and ANOVA. We used Microsoft Word 2016, Microsoft Excel 2016 and SPSS version 20 statistics software to run all the mentioned tests. The collected data was first entered into Microsoft Excel to organize the data, making it easier for analysis. A high number of responses recorded helped in the reduction of errors and obtaining a better estimate of results. Descriptive aspects of the findings were then interpreted into a comprehensive explanation in the findings and results section.

Qualitative data (interviews) was comprehended by the researchers by means of thematic analysis and analyzed alongside the quantitative data using MS word 2016. The data of five variables namely assets owned, livestock owned, type of toilet, number of rooms in house, and type of fuel used for cooking, was available with BISP of all beneficiaries and non- beneficiaries from the year 2010. This data was then compared with new data through difference in difference approach by indexes.

5.13. Research Motivation:

The motivation of this research therefore lies in the fact that it is particularly important to draw attention to the looming poverty crisis in the country that is expected to have drastic consequences

for both the Pakistani economy and society. Women are one of the most vulnerable segments of society that need to be protected and empowered to ensure a health future for not only women themselves but for all the new generations to come. Thus, a major reason that outlines the motivation of this study is to illustrate the impact of BISP cash transfer on women empowerment and poverty alleviations and to highlight the shortcomings this program has and propose practical solutions for uplifting this program. Also poverty alleviation and women empowerment is one of the major goals of SDGs that all nations worldwide are striving hard to achieve. Hence it is important that Pakistan also introduces programs for achieving these goals. One such program is BISP and we wanted to assess whether or not is achieving its long term objective poverty alleviation and women empowerment.

5.14. Significance of research

More than half of the Pakistan's population is women and children, yet there have been growing concerns that women and children in this country are socially and economically more vulnerable and exposed to worse health conditions and poverty (Quddus, 2018). "Poverty is a multidimensional phenomenon and is described as a lack of income or consumption and access to education, health and other amenities of life" (Social Safety Nets, 2018). "There have been other social protection and social safety net programs such as Pakistan Bait-ul-Mal (PBM), Zakat, Employees Old Age Benefit Institution (EOBI), Workers Welfare Fund (WWF) and social welfare activities that are deeply rooted in Pakistan's poverty alleviation strategy" (Social Safety Nets, 2018).

However, BISP is Pakistan's largest safety net institution, which currently runs a Rs125 Billion income-support program for 5.7 million poor women with an envisaged impact for over 37 million individuals, nationally (Nishtar, 2018). Keeping into consideration the condition of women, the

study aims to evaluate the services of BISP that are delivered to women and whether these services are delivered as per the framework of BISP. The study will further explore the effects of cash transfers on women's access to and control over resources, well-being, health, and decision making at household level as well as at the community level in this highly patriarchal society.

Many development interventions target transfers to women. However, little theoretical and empirical literature directly explores how reallocation of the transfers affects women's empowerment. The study may significantly contribute in the existing literature with regard to the specific area i.e. Financial Planning and Social Development on the basis of socio-economic factors such as financial stability, poverty alleviation, social protection, well-being, psychological health and political participation, for better understanding of how cash transfers impact women empowerment. The research is important in a way that it caters all the essential factors that might affect the condition of poor people living in a society. These factors include social, economic, psychological, political and well-being of the women living in poverty.

This impact evaluation in terms of women empowerment carried out in this study can be an effective tool to inform and educate stakeholders and wider audience of BISP's socio-economic impact on the lives of its beneficiaries and enable lessons to be drawn to improve future practice and policy. Less than PKR 6000 per month apart from Waseela e Taleem is being provided as a cash transfer to women through BISP in Pakistan. The effectiveness of BISP will be evaluated in terms of whether the amount meets the expenses of beneficiaries and how the budget allocated by Ministry of Finance is being utilized for catering the needs of women.

5.15. Research Limitations:

Although the research has accomplished its objectives, there were some limitations involved as well. Firstly, the research was conducted, analyzing a sample size of 105 responses. The sample size was limited due to confined time and finances allotted for the collection of responses. Secondly, the research is restricted to Rawalpindi and Attock district only and it does not encompass the other areas of Pakistan due to financial constraints as traveling all over Pakistan for administering surveys and the collection of responses required substantial budget which was not available. Moreover, evaluation of women empowerment and poverty alleviation using psychological variables was a tricky task. It requires extensive open ended questions with use of rating scales as well as in-depth understanding of the question from the respondent. Due to illiteracy and language barrier, interviewees were unable to describe their thoughts properly.

After 2010, there was no periodic data collection carried out by BISP for assessing poverty indicators of beneficiaries or non- beneficiaries. This proved as a limitation on our research as well because we had to work with 19 years old data. Ideally, we would have used data from no more than past 5 years to assess the impact of BISP UCT program on women empowerment and poverty alleviation more reliably but given the information constraint, we had to work with the national database that was available for use. Other limitations involved access to the respondent's as most of the respondents were from the areas where even a motor vehicle had no access to. The data that we used as a baseline was recorded 10 years ago and was not updated regularly so we did not know if the subject is still alive or not or whether they still live in the exact same location or not. Some of the subjects had their contact number changed so it was very difficult to locate them.

5.16. Ethical Considerations:

Ethical considerations are a vital component of a research study. Highest ethical standards were upheld while collecting data and the research plan was flexibly followed, respecting all cultural and societal values. All ethical principles were respected throughout the course of the research. Survey for both beneficiaries and non-beneficiaries was pre-tested from the ethical committee of S3H to ensure that surveys did not breach any ethical principles. Personal or confidential data pertaining to any of the respondents was collected in a manner that didn't offend the subject even in the slightest way. All respondents were given the option to decline to answer any question at any point during the data collection, thereby ensuring that survey the survey conducted was entirely voluntary. Moreover, as all our respondents were women so to be of utmost convenience for them, females took their interviews in the best possible way. The study did not exploit or manipulate gathered information against or in favor of concerned personnel or organizations, and the privacy of all bureaucrats and experts interviewed for the purpose of the research was not breached in any way. Data fabrication was strictly avoided and the data was not subject to any personal interpretation.

Chapter 6: Results and Analysis

6.1. Interview Analysis:

We conducted semi-structured interviews from some service providers, fund providers, donors, an economist, a former bureaucrat and one member from academia to get perspectives from various actors involved in policy process from formulation to implementation of BISP program. We tried to cover some of the main perspectives in this thesis so as to get a better insight of how different people view BISP. The following is an in-depth analysis of our findings from the semi-structured interviews which has been arranged in the form of five major questions:

6.1.1. BISP and women empowerment:

The main aim of this thesis is to study the impact of BISP UCT program on women empowerment. There are different perspectives about whether or not BISP really empowers women. *Dr. Shujaat Farooq* told us that the evaluation of BISP is carried out by third party which is an independent body named as Oxford Policy Management OPM. According to impact evaluation report of OPM, BISP does alleviate poverty and empower women. BISP empowers women by giving cash directly to women that result in increased freedom of mobility and domestic decision making. Due to this program many women get CNIC to get enrolled as BISP beneficiary. These women can participate in political activities and can cast their vote in elections. In this way BISP empowers women socially, politically and economically.

DG Sajid Baloch shared same views as *Dr. Shujaat* and informed us that the first step to empowerment is to reach the household through women. This is what BISP is doing. It targets female head of households directly and empowers them financially. However, BISP lacks proper mechanism to provide women information and knowledge regarding their rights and laws made

for them. Also there is lack of support mechanism for women who after getting awareness regarding their rights, try to raise their voice and as a consequence face harsh outcomes like divorce. Though BISP takes the first step to women's empowerment, it falls back on providing proper support mechanism that are needed to strengthen the role of women in a highly patriarchal society.

Director General CCT, *Naveed Akbar* had similar views as other service providers. According to him there are few things that have direct impact on women empowerment like the CNICs, (which majority of people didn't have before but now they have it due to this program and how CNIC is giving empowerment to the women: one is that they can participate in the voting system, they can open their bank accounts, they can make their passports. Cash is given to women, so they have the authority to decide whether to send their child to school or not. Moreover, CCT program also educate young girls so in this way women are empowered. 3 million children are enrolled in schools under CCT program. This program is operational in only 50 districts, but we are expanding it.

Furthermore, *Naveed Akbar* enlightened us about BISP beneficiary committees under which BISP beneficiaries are divided in groups. A group is formed consisting of 20 women with same locality. Women select a leader of their group known as mother woman, which represent the group and is responsible for communication with BISP. So, women are now acting as leaders, representing the community and interacting with BISP organization and banks. Different trainings are provided to them on their social rights. There are total 85,000-90,000 BISP beneficiary committees. After each month group leader schedule a meeting and discuss problems with each other and share feedback with BISP.

Moreover, Director General UCT, *Tariq Mehmood*, told us that Empowerment is a subset of the overall goal that BISP aims to accomplish. Women's empowerment is not the main objective of BISP. Its main objective is to carry out consumption smoothing and provide financial aid to the poorest of the poor in the country. However, BISP does take various steps to ensure women are empowered. There are about 5.7 million beneficiaries who have a valid CNIC. BISP is currently working on expanding the eligibility criteria to include women who are still unmarried by the age of 40, transgender, or women in the old age home. Also, these 5.7 million women beneficiaries are receiving money directly in their hands. At first, the transactions were through Post office but now it has been changed towards Biometric system which is more transparent.

Tariq Mehmood also informed us that initially, Biometric Verification System (BVS) had few issues. Women faced difficulties as this it required mobility which women apparently lacked as the system required thumb impression. If the agent, say Easy Paisa or Jazz Cash agent demands extra money from BISP beneficiaries, they are immediately reported and BISP blacklists that agent. The entire amount that is transferred by BISP indirectly to those agents, all that money has to be reimbursed. As BISP pays the agent through the bank so the pressure to reimbursing the money from the agents goes all on Banks as they paid directly to the agents. As this is an open market out there, so if anybody, who demands more money from the BISP beneficiaries, they get reported and BISP immediately takes action against them. If someone who doesn't even has a mobile, can go to BISP tehsil office that's very close to her locality and submit the report. Otherwise, reports can be emailed directly to BISP, as well. The report gets verified and is sent to payment complaint management system. Reports are also sent through mechanisms like call center and WhatsApp groups. These are all control mechanisms and they are your learning experience from the field.

Thus, according to Tariq Mehmood, BISP empowers women by providing them financial aid as well as by increasing their mobility and financial literacy. His take on whether empowered women become less vulnerable to domestic violence was that when women are empowered, men who have a tendency of being violent, they know that their wife has become a source of income, so they treat her better than they used to whatsoever we do not have any proof that shows that women don't become target of domestic violence after they start getting funds from BISP. BISP doesn't really know the link between BISP empowerment and violence for their beneficiaries. Cash transfers are mostly used for food and healthcare rather than reduction of domestic violence.

From the above four interview analysis we can see that all service providers had more or less the same view about BISP and its impact on women empowerment. They all endorsed that BISP empowers women financially and socially by giving them cash grants. We will now look at what the fund providers/ donors have to say about BISP and its impact on women empowerment. Umer Hameed, Special Secretary Finance, told us that BISP is gender centric, as the male head of household is incapacitated. Studies show that when you target women in the household women act as better managers in house e.g. savings go to nutrition and education of children. With CNIC women can cast vote too. Financial literacy is very low so BISP also gives adult literacy training through NGOs. The program is doing well in fact this government is trying to target 10 billion women and the impact and targeting is increasing.

Gul Najam Jami, Consultant, World Bank was of the same opinion as well. He briefed us about BISP inception. Initially, it was believed that Benazir Income support program due to its political name will have a negative perception among public. It was never designed as an empowerment program and was not related to any gender. BISP was short term one-year program. Economic empowerment is necessary to achieve before achieving any other empowerment. We have to

empower women economically so they can achieve other types of empowerment. Poorest of the poor does not need education or health, they need food for survival. It was initiated for a year in 2008 when economic meltdown occurred to help poorest of the poor so they can feed their families. It was a short term relief as a result of 2008 economic meltdown.

Gul Najam Jami further added that Women empowerment indicators are difficult to measure so it is difficult to measure empowerment as well. Initially, BISP used to give cash to the head of household. But after sometime, BISP decided to provide that money to women. As a result of this initiative women started acquiring National Identity Cards (CNIC). Studies show that when cash are given to women they spend it for the welfare of the family which means they have some decision making power in their household. BISP will improve local economy and women will get empowered at the household level. Mobility of women has increased as result of BISP program. In Pakistan, women labor participation is very low, though have high level of education. The idea behind BISP program was to lift this segment of society, so they can contribute to the economy. The performance and progress of BISP is very impressive. BISP is considered as one of the best programs in the world according to Gul Najam Jami.

Furthermore, we were able to get perspective of an academia on the topic as well. *Dr. Dur-e Nayab* told us that BISP unconditional cash transfer program does in fact empower women but to what extent that is still an area where more research needs to be done. She conducted a study with Dr. Shujaat on the impact of BISP Waseela-e-Sehat program and during this research she came across women who told her that when debit cards were being used as means to get the cash transfers many people would just come to them and tell them that they would take the card and get the BISP grant from ATM machine but they would charge money for this service and they being financially illiterate and socially immobile had no other option but to agree to their terms and conditions.

However, now BISP has moved on to more transparent Biometric verification system. BISP has been designed as a women centric program. It empowered women by giving money to only those women who had a valid CNIC card so a lot of women went out of their houses just to get National identity cards and get enrolled as BISP beneficiary. Having CNIC is a big step towards women's social and political empowerment. Now these women can cast their votes in general elections and have become visible to the government as well.

On the other hand, *the economist and former bureaucrat* had negative view about BISP with regards to women empowerment. They argued that by giving 5000 on a quarterly basis you cannot empower woman. BISP is an unconditional cash transfer and UCTs cannot empower or make any segment of society self-sufficient. However, in order to achieve women empowerment it is necessary to shift from UCTs to CCTs. Conditional Cash transfers that focus on educating young girls and imparting useful skills can empower women. BISP does not even target every women, it excludes unmarried women, transgender and women in the old age home. Due to this program, women have acquired CNIC but through this we cannot say that it has empowered women. Financial literacy is still very low. Without any training program or conditions we can never achieve women empowerment.

What we have understood from all these interviews is that despite the economist and former bureaucrat, all other respondents including service providers, donors fund provider and academia have similar views about the impact of BISP on women empowerment. This indicates that despite its many short comings, BISP does empower women economically, socially and politically to some extent. However, this is still needs to be proven through statistical analysis that we will use to find out whether BISP does truly empower women.

6.1.2. BISP UCT program and poverty alleviation:

This thesis poses a question that does BISP actually alleviate poverty. On this crucial concern Additional DG Monitoring and Evaluation BISP, *Dr. Shujaat Farooq* stated that the prime objective of the BISP was not to eradicate poverty but to make the consumption smooth. As poor people are mostly affected by inflation, so we make the consumption smooth by providing this money so that they can buy food etc. Thus, the objective of BISP is *consumption* smoothening for poor families. DG UCT BISP, *Mr. Tariq Mehmood* demonstrated that the overarching goal of UCT is to eliminate poverty. BISP is targeting to have cross-points for beneficiaries to get their funds within close vicinity to their locality to reduce travel cost. For areas that are dispersed, disturbed or have no mobile networks available, we have cash on wheels.

DG Graduation BISP, *Sajid Baloch* had a similar take on the issue, according to him BISP is not a poverty alleviation program, and it is rather a social safety net. He said that the world has not yet agreed to the definition of the poor. In case of Pakistan, planning commission gets to decide who's poor and not in which what they do is make a basket of necessary things like, minimum meat, vegetable, and other commodities and attach price to it. That is converted into calorie based, which then is converted into consumption based and further into required cash for that. BISP does a nation based survey to assess poverty. When you go to everyone to collect data about them then there are little to no chances of getting distorted results. BISP is a social safety net program. If we were a poverty alleviation programme we should have focused on graduation program which we are doing now. BISP make its own poverty score card and on the basis of that score BISP gets to decide who gets the fund. Women with a score of below 16.17 get UCT only (there are relaxations to this limit as well).

Sajid Baloch also said that BISP UCT grant is not a main source of income to alleviate poverty rather; it is supposed to be an add-on. Americans call it the food stamp scheme. Idea is, you get enough cash that neither you die out of hunger, nor you feel of having enough income that you stop working. Additional DG CCT described the scenario by making us understand the type of poverty indexes. He explained that there are two types of poverty indexes one is consumption based and the other is multi-dimensional poverty index. In Pakistan the consumption based was used but now it is adopting the multi-dimensional poverty index which world has already been using.

- ✓ *Consumption based Poverty index:* Calories check, assets details- check family status through this. Only examine the need verses earning.
- ✓ *Multi-dimensional poverty index:* It does no focuses on consumption only but the human development indicators e.g. health, education, access to water, sanitation, hygiene, infrastructure etc. - If the children are illiterate, there is no access to water, the health condition is not good so they will be counted.

He further added, in Pakistan regarding simple poverty, about 24 percent of population lie below the poverty line, but if we consider the multi-dimensional index there are 38 percent people who le below the poverty line which shows that our human development indicators are worse. And CCT's objective is based on HDI. We are giving cash transfer but the purpose is to smoothening the consumption and purchasing power of the beneficiaries. This BISP cash transfer might not help them to get out of poverty (because the amount is not that bi) but this amount is enough to sustain them and retain these families where they were, by this we means it will prevent them from getting into a worse condition. The biggest issue for the poorest of the poor is the food consumption, they don't take risk and do not involve in any kind of activity if they are not secured regarding food. So

BISP 5000 is securing their food need, Thus now some of the families will take risks, they will work, they will invest somewhere etc and this will be an indirect impact of that 5000 rupees amount.

From the above given interview analysis it is indicated that all four BISP officials or we can say the service providers have similar viewpoint regarding the relationship of poverty alleviation and BISP UCT program. The comprehensible statement that floated was that BISP is a social safety net rather than a poverty alleviation plan. Although its mission statement reflects some aspects of poverty alleviation but the prime objective of UCT program is to smoothen the consumption of poor.

The former Secretary BISP and the present special Secretary Finance, *Umer Hameed* from his experience inside and outside BISP showed substantial confidence in the program. He stated that the graph of the program has always gone up over the time in all governments. The nets which refer to the poorest of the poor should be encouraged. It is a scientifically discrete program. Due to scientific process it is objective. Although there have been problems due to middle man. These sales agents take small amount of money from the beneficiaries but we ask bans to control this. But the corruption is less due to scientific process, objectivity and lesser role of middle man. Aim of BISP is to relieve poverty and that is a big challenge. He emphasized that for this crucial challenge government should consider different inputs from both supply as well as demand side.

On the donors side World Bank Consultant, *Mr. Gul Najam Jami* described the issue in terms of unequal distribution of resources. He began with stating that Pakistan is the 26th largest economy of the world but, there is inequality and inequitable distribution of wealth. Only 5-10% has all the wealth whereas, rest is living hand to mouth. So, we force government to redistribute money. Pakistan spends on non-productive activities. He further added that World Bank forces

governments to redistribute the money and distribute public funds in different areas to eliminate inequality. Unequal distribution of wealth creates distortion in the society. Programs like BISP do not alleviate poverty but, redistribute money and help in the elimination of unequal distribution of wealth.

We managed to engage the neutral hence the most important side which is academia. *Ms. Dur-e-Nayab*, who has done ample research on BISP, said that, I think that 5000 rupees per quarter are sufficient for people living in extreme poverty but only to sustain them enough that they don't die of hunger or illness. This amount can only meet their basic needs of food, water, shelter and medicines. It cannot in itself bring these people out of poverty. For poverty alleviations it is important that the amount is sufficient to meet the basic needs and also be able to leave some money for investment or setting up small business so that more sources of revenue are generated.

The *economist and former bureaucrat* also shared same view as the rest of the respondents that UCT program cannot alleviate poverty. It can to some extent sustain people and help them survive extreme poverty but it cannot make them self-sufficient or eradicate poverty. They both believed that BISP is a successful program in terms of providing an immediate cushion to the poorest of the poor but if we view it in a long run and broader perspective it is not able to alleviate poverty

All the respondents agreed to the fact that the UCT program cannot alleviate poverty but can provide a cushion to the deprived ones. It is comprehensible from the views that BISP UCT program is only to provide consumption smoothing, to alleviate poverty CCT and Graduation is required as witnessed in the Latin America.

6.1.3. Conditional VS Unconditional

Conditional cash transfers have a specific condition attached to them for example; Waseela e Taleem is a conditional cash transfer program through which cash is provided to the beneficiaries on a condition that they have to maintain their children's school attendance at 70% or above. Whereas, unconditional cash transfers are safety net programs which do not enforce any condition on the beneficiaries. We asked which program has long term benefits conditional or unconditional cash transfers from the service providers, fund providers, and academia. However, different people from different sectors had similar opinion about the long term benefits of conditional and unconditional cash transfers.

Dr. Shujaat Farooq, Director Research at Benazir Income Support Programme BISP clarified the concept of conditional and unconditional cash transfer program as to unconditional cash transfer programs are not for poverty alleviation but only provide a social safety net to the poor, while conditional cash transfer programs aim at poverty alleviation. In his opinion, giving 5000 to the people does not alleviate poverty in any way. He compared the developing with the under-developed countries such as in Latin American countries 80 percent share of budget is targeted towards conditional cash transfer programs for long-term benefits. He was of the view that UCTs in Pakistan should be shifted towards CCTs as most of the developing countries did.

Similarly, *Mr. Sajid Baloch*, Director General Graduation, BISP as a service provider was in the favor of developing conditional cash transfer programs because of their effectiveness and long-term benefits. He said that unconditional cash transfers are difficult to monitor, and people become dependent on the cash grant they receive. *Director General Tariq Mehmood* highlighted some drawbacks of the unconditional cash transfers. According to him, UCTs can help poor people survive but it cannot raise their standard of living. He said that Pakistan is a developing country

and BISP UCT does not have enough budgets to spend on the large number of poor people. It only provides PKR 5,000 which is not enough to make beneficiaries self-sufficient.

Naveed Akbar, Additional Director General CCT Program BISP, focused on the human development indicators that must be linked with cash transfers. For example, Waseela e Taleem is a CCT program initiated by BISP which provides PKR 750 to the beneficiaries on a condition to enroll their children in school. So the advantage of CCT is that children will get education, and in longer run these children will have better chances of getting out of poverty line. Thus, CCTs are initiated to cater the human development components with the cash transfers. He suggested that it is necessary to fulfill the basic needs of the poor people i.e. food and then we should move towards the other conditions. In the international cash transfer programs are always initiated from UCTs because it is not feasible to impose conditions from the beginning.

Umar Hameed, Special Secretary Finance was of the similar opinion that Unconditional cash transfer is only to attract people towards the program it does not have any long term impact whereas, programs such as conditional and graduation have greater impact on poverty alleviation in the longer run. Also, World Bank has been a major donor of BISP since it initiated the cash transfer programs. *Gul Najam Jami* is working as a senior consultant in the World Bank. He emphasized on the development of the *programs that involve skilled training, entrepreneurship and graduation models to help grow the beneficiaries. He called UCT program as a first aid kit which assists the beneficiaries to survive in a society. According to him, societies do not progress over unconditional cash transfers, therefore, in order to have long-term benefits and to alleviate poverty from the country it is necessary to move towards the conditional programs.*

Dr. Dur e Nayab, Joint Director, PIDE shared similar views that unconditional cash transfer programs have the tendency to make people dependent on the grant. This limits the earning

capacity of the poor people. While, conditional cash transfer programs have a condition attached to them which has a long term benefit such as Waseela e Taleem project of BISP gives grant for the education of children that can help improve their earning capacity in the future.

Furthermore, both the economist and former bureaucrat also shared similar views as the rest of the respondents on the utility of conditional and unconditional cash transfer program. The both argued that the main purpose of CCT is to eradicate poverty whereas UCTs help poorest of the poor to survive. By giving 5000 to poor you cannot alleviate poverty. However, it will make them dependent on cash. So, we have to shift to CCTs as other developing countries. Unconditional Cash transfer programs cannot raise the living standards of beneficiaries. On the other hand, conditional cash transfers make beneficiaries self-sufficient by attaching condition to it. For example Waseela-e-Taleem and other CCTs programs raise enrolment rate and make them self-sufficient in the longer run. Through CCTs we can give poor skills and in this way they can get out of poverty and will be independent.

To conclude, cash grants either conditional or unconditional assist people in one way or another. We agree with most respondents that unconditional cash grants should not be terminated at once as they are helpful for many poor beneficiaries. We should keep the unconditional cash grants to be continued to support poorest of the poor along with the conditional cash transfer programs to raise the standard of living of beneficiaries who can afford the basic needs. However, there exists a limitation that Pakistan is a developing country and it does not have enough budgets to spend on UCTs as well as on CCTs. For this purpose, a cost effective strategy should be adopted such as elimination of middlemen and imparting income generating skills and assets to carry on the programme and to achieve better results.

6.1.4. Reason for giving heavy funding to BISP

Most respondents had similar opinion about the reasons behind continuation of BISP and factors that led successive governments to continue the program. *Dr. Shujaat Farooq* shared his opinion on whether there is any political agenda behind BISP or not. He told us that success and positive impacts of BISP are the main reasons for the continuation and funding to BISP. Donors like World Bank and MOF are funding this program due to positive and effective impacts of BISP. There are no political incentives or agenda behind this program. Different governments have owned this program due to the success of the BISP program. However, current Prime Minister, Mr. Imran Khan has imitated some reforms. Sania Nishtar, the chairperson of BISP, is working on reforms. Recently, Poverty Advisory Council Committee has been formed. Sania Nishtar is leading that advisory committee. This committee conducts its daily meetings to discuss necessary reforms such as collaboration of similar federal and provincial programs

According to *Sajid Baloch*, BISP is the largest social safety net program in Pakistan. It is highly equipped and well managed program running in the country. BISP has a scientific formula for collecting data on poor people during door to door nationwide survey people. There are no chances of favoritism or nepotism and this is one of the reasons BISP program has been continued by three different governments. Pakistan People's Party initiated this program and it was extended during PML-N's government.

DG Tariq Mehmood shared similar views and told us that BISP has been running since 2008. The successive governments continued it because of its utility, objective selection criteria and data base that is being used even by international agencies like World Bank. However, none of the governments that came opted to move towards one unified social protection program as there were many political pressures from various existing programs. The best model for BISP to follow in

Pakistan is that of motorway police. Their salary is sufficient enough that they do not opt for bribery. The recruitment process is exceptionally transparent and based on merit. There is security of tenure so there is no fear of political pressures and the rules and regulations are very stringent as well. This model is called ring fencing model. However, according to DG Tariq there are some political incentives. After devolution, many issues arose. There is no standardization now. All provinces have installed their own education system, health system and social protection programs. There is lack of national cohesion. All the social protection programs running in Pakistan such as Punjab social protection authority, KPK health cards, and Zakat, Bait-ul-Maal, utilize BISP data, thus resulting into misuse and wastage of resources.

Furthermore, *Naveed Akbar* informed us that donors like MOF and World Bank provide funds to BISP without any political agenda or personal interests. He said that donors evaluate the impact of BISP before giving funds and if they are providing such heavy funds it means that it is due to success of the program. BISP is considered as one of the best social programs in the world and it is the main reason of its continuation. Different political parties have continued this program and it is because of positive impacts of BISP.

Mr. Umer Hamid was of similar opinion that BISP is a successful program and the main reason of its continuation and funding is its transparent mechanism and positive impacts. According to him there is less corruption due to scientific process and objectivity and lesser role of middle man.

Furthermore, *Mr. Gul Najam* informed us that World Bank intervene in BISP policies and said that World Bank provided BISP a framework for their IT and corruption policy. He shared similar views as others and told us that BISP program has been very profitable. It has achieved tremendous results. World Bank force governments to redistribute the money and distribute public funds in different areas to eliminate inequality. World Bank is a third party. Before giving funds to the

BISP we studied their complete organization system, procurement, operational, human resource system and internal working. World Bank set certain criteria that BISP have to meet. He added that, after every three months, BISP have to conduct evaluation through third party and evaluation firms. Auditor General of Pakistan conducts audit and we follow that report because it is authentic. BISP has improved their system in many ways. On the basis of its effectiveness we provide them heavy funds.

According to *Dr. Dur-e-Nayab* there is not any political agenda behind continuation of BISP rather it is the need and utility of BISP that had led successive governments to continue the program. BISP in its initial stages can be termed as political since the selection criterion for beneficiaries was not objective. MNAs were asked to select people from their own constituencies that they find deserving. This led to many undeserving candidates becoming BISP beneficiaries because of party affiliation and political motives. However, with time BISP had made its selection criteria more scientific and now PMT score cards are used to select the poorest people of Pakistan regardless of party affiliation, religion or ethnicity. In her opinion BISP is the only major social safety net program in Pakistan and it is doing well considering the cases of fraud and corruption reported and the level of poverty that exists in Pakistan.

On the other hand, both the economist and former bureaucrat had the same view which was completely opposite of what most respondents had shared. They both argued that the ministry of finance does not carry out its own evaluation of the program but depends on the reports of international organizations such as Oxford policy Management that is tasked with evaluation of BISP program by the government. It is not reliable to fully trust any international body that is being paid by the government for assessment of one of government's own programs. Over the years, OPM has found BISP program to have a positive impact on beneficiaries' empowerment

and poverty alleviation. The data OPM uses is provided by BISP and the new data they collect is from a small sample of population.

To recapitulate, most respondents including service provider, donors, fund provider and academia all had similar views about the continuation of BISP program. So we can say that the successive governments continued BISP program because of its utility, objective selection criteria, transparent mechanism and positive impacts. There is no political agenda behind continuation of BISP or the approval of heavy funds rather there is need and utility of BISP that has led successive governments to continue the program.

6.1.5. 5000 per quarter in time of high inflation

When we think about a cash transfer of PKR 5,000 given to beneficiaries every three months, we know that it's not enough to make a living off of it but it sure does help them to survive the struggle of life and death especially due to hunger. However, we conducted interviews of both the supply and demand side of BISP, which were the BISP office bearers and BISP beneficiaries respectively. With the help of those interviews we have come across certain similar and different point of views. *Dr. Shujaat* had the opinion that people cannot survive over a cash transfer of PKR 5,000 on quarterly basis but we are increasing the cash transfer amount with time. This amount will once again be increased in July 2019. He further said that due to lack of policies and plans on the national level we are unable to provide coverage for everyone and we do not even have capacity for that as we are still a developing economy.

Mr. Sajid Baloch was of the viewpoint that BISP provides a sum of PKR 1,650 per month, which it gives out by on quarterly basis making it a total of approximately PKR 5,000/quarter. He said that this cash transfer was to assist women survive within the community as this grant is an additional amount that is helpful in fulfilling the basic needs for survival. He was of same view as

that of Dr. Shujaat calling BISP out as a social safety net which assists poor in consumption smoothening.

Mr. Tariq while addressing this question, compared this time of high inflation with the very time BISP was created when inflation was very high as well. Primary purpose at that time was to cater for needs of people facing inflation. This answers your question. However secondly, there were floods at that time as well, so there were people who were affected by floods as well. His viewpoint also coincided with that of Mr. Shujaat and Mr. Sajid when he said that the program was primarily made to provide income support to the poorest of the poor segment. Amount funded to beneficiaries isn't that much, but is enough for people to basically survive and have food enough for them to live.

Mr. Naveed also shared the same concerns as were shared by everyone. He said that the objective of the BISP was not to eradicate poverty but to consume smoothly or make the consumption smooth. He, along with all the above interviewees told us that the main objective of BISP is consumption smoothening for poor families As poor people are mostly affected by inflation, so we make the consumption smooth by providing this money so that they can buy food etc. It targets poorest of the poor, for them 5000 per quarter helps them to buy food for survival.

Mr. Umer Hameed helped us understand the situation better by sharing his viewpoint and told us that BISP is a social safety net. It saves from destitution because 5000 rupees may not be a big amount for us but this is a handsome amount for poor. It creates eligibility of women after they register themselves with CNIC cards thus making them a part of the system. Now you see the Imran Khan's government is working for human resource development, so when the focus is on HR then this kind of programs grow more. Thus this government has the focus to increase the size of this social safety net. Better and brighter future for even our poor lies ahead.

Gul Najam Jami was also of the viewpoint that 5000 per quarter is very less amount for an individual to fulfil their basic needs. However, BISP is not a poverty alleviation program but a social safety net, which gives grant to poor so that they can survive and do not die out of hunger.

However, when *Dr. Dur e Nayab* was interviewed she was of the viewpoint that PKR 5,000 on a quarterly basis is enough for the poor. When BISP UCT program started the amount given was just 1200 rupees and at that time she asked herself this question as well that how can such a small amount make any difference in the life of poor people. But once she interviewed some of the beneficiaries, she realized that even this small amount is a blessing for them. So she believed that 5000 rupees is enough money to provide a social safety net for these people and help them buy essential food and medicines. We are looking at a segment of people who otherwise may die out of hunger or illness, if not provided with cash transfer. So this Cash Transfers plays an important role in their lives. This is a segment of society that is at its peak vulnerability and without aid like such they would have a hard time trying to survive the harshness of life. This cash transfer also helps women to become a part of a system as it requires a CNIC and there are quite a number of cases where women had to register themselves as the citizen of the country to become eligible for BISP cash transfer so they did get themselves their CNICs which made them a part of the system and thus empowered them

The *economist and former bureaucrat* argued that PKR 5000 per quarter in this time of inflation is not sufficient at all. .With such high inflation rate, we cannot eradicate poverty through this amount. People cannot survive over a cash transfer of mere 5,000 Rupees on quarterly basis. At a given inflation rate this amount cannot help poor to fulfill his basic needs. This amount cannot make any difference and moreover, it will only make beneficiaries dependent on government.

To conclude, the viewpoints that resonates the most with us are that of Mr. Umer and that of Miss Nayab. Mr. Umer pointed it out right that 5,000 is enough for the poorest of the poor segment of our societies as we are looking at people who don't even have money to have food or to avail health services for themselves and their children on table. Miss Nayab's messages also resonates the most as like her we also didn't think PKR 5,000 is enough money to survive in this time of high inflation. We didn't think that 5,000 would make any difference in the lives of the poor but yeah after interviewing the beneficiaries and non-beneficiaries we have learnt that this money not just makes a difference but a huge one in the lives of that segment and that this cash transfer is actually a blessing for them. With this being said, we do believe that the amount should be increased keeping in mind the high rate of inflation today so that the program fulfill its objective of women empowerment and poverty alleviation.

6.2. Difference in Difference Method

Difference-in-difference is an experimental design that aims to estimate the casual effect of longitudinal data by obtaining appropriate from treatment and control groups. It basically targets to evaluate the effect of particular treatment or intervention by comparing the changes in outcomes between a "population that is enrolled in a program (the treatment group)" and a "population that is not (the control group)". DID requires data from pre and post-intervention. The plus point is that the approach removes any biases in post-intervention period comparisons between the treatment and control group that could be the result from permanent differences between those groups, as well as biases from comparisons over time in the treatment group that could be the result of trends due to other causes of the outcome.

We have used difference-in-difference method with indexes (averages). The Treatment group is beneficiaries who are receiving BISP unconditional cash transfer program and Control group is non-beneficiaries. The baseline data was collected in 2010 by the BISP research and survey team and the after data which is to be compared is collected in 2019 by members of our thesis group. The D in D method was applied to total 11 variables namely, assets owned, livestock owned, number of rooms, type of toilet, type of fuel, poverty alleviation, women empowerment, social empowerment, political empowerment, economic empowerment and psychological empowerment. The results are analysed as follows:

6.2.1 Assets owned:

In table 4 the average number of assets owned by beneficiaries and non-beneficiaries is shown. It can be seen that the total assets owned by beneficiaries in 2010 when the program was just started was 0.62 whereas in 2019 after 19 years of receiving BISP UCT grants the number of assets owned by beneficiaries have increased to 1.98 showing a moderate rise of 1.36. On the other side, if we look at non beneficiaries, their total assets were 1.36 in 2010 which were slightly higher than that of beneficiaries for the same year showing that the non- beneficiaries were probably better off than beneficiaries at the time program was started. However, if we look at the number of assets of non-beneficiaries in the year 2019 we see that the amount of assets have increased to 2.2 but there is a very slight rise of 0.84. This shows that although the number of assets of non-beneficiaries has also risen in the same time periods but the amount of this change is smaller as compared to the rise in number of assets of beneficiaries. So we can deduce that the beneficiaries were able to increase their assets due to the additional income that they were receiving from BISP program whereas the non-beneficiaries' assets may have increased due to other sources of income but that had no serious impact on the number of assets owned.

The overall difference between the assets owned by beneficiaries and non-beneficiaries is 0.52 which is not very high. This shows that the amount of assets owned by beneficiaries have increased as compared to non-beneficiaries for the given time periods however, this change in assets is relatively very small if compared with rise in assets of non-beneficiaries . This rise in the number of total assets of beneficiaries is believed to be a direct impact of BISP unconditional cash grants. Assets owned is one of the five main variables that we have used to assess living standard of respondents and is one of the multi-dimensional poverty indicators used to assess poverty as well. It can be concluded that the BISP cash grant does have a positive impact on assets owned by beneficiaries but the impact is very small if compared with rise in the assets of non-beneficiaries.

Total assets in household			
	Before	After	Difference
Beneficiaries	0.62	1.98	1.36
Non-Beneficiaries	1.36	2.2	0.84
Difference	0.74	-0.22	0.52

Table 4: D-in-D method for total assets in household

6.2.2. Type of fuel:

The table 5 shows the average type of fuel (in terms of gas, wood, stove etc.) used by the beneficiaries and non-beneficiaries on household level. The greater the value the better form of fuel is used. It can be seen that the average of type of fuel in the beneficiaries household in 2010 when the program was just started was 2.08 whereas, in 2019 after 19 years of receiving BISP UCT grants the number has increased to 3.34 showing a good rise of 1.26. On the other hand, looking at the non-beneficiaries' column, their number of average of type of fuel used in a household was 3 in 2010 which were slightly higher than that of beneficiaries for the same year

showing that the non-beneficiaries had better availability of fuel than beneficiaries at the time program was started. However, if we compare these values of non-beneficiaries in the year 2019 we see that the amount of assets have increased to 3.4 with a rise of 0.4. This shows that although the number for non-beneficiaries has also risen in the same time periods but the amount of this change is smaller as compared to beneficiaries. So we can presume that the in both cases the shift has been positive. But in beneficiaries case the difference is greater than the non-beneficiaries.

The overall difference between the average type of fuel used by beneficiaries and non-beneficiaries is 0.86 which is not very high. It can be deduced that the beneficiaries were able to improve their form of fuel used due to the additional income that they were receiving from BISP program whereas the non-beneficiaries' may have improved due to other sources of income but that had no serious impact on the type of fuel used in the household. The overall difference between the average type of fuel used by beneficiaries and non-beneficiaries is 0.86 which is not very high. Type of fuel used is one of the main variables that we have used to assess living standard of respondents. It can be concluded that the BISP cash grant does have a positive impact on type of fuel used by beneficiaries but the impact is very small if compared with non-beneficiaries.

Type of Fuel			
	Before	After	Difference
Beneficiaries	2.08	3.34	1.26
Non-Beneficiaries	3	3.4	0.4
Difference	-0.92	-0.06	0.86

Table 5: D-in-D method for type of fuel

6.2.3. Ownership of Livestock

The table 6 shows the average number of livestock owned by the beneficiaries and non-beneficiaries. It can be seen that the total livestock owned by the beneficiaries in 2010 when the program was just started was 0.07 whereas, in 2019 after 19 years of receiving BISP UCT grants the number of livestock owned by beneficiaries have increased to 0.65 showing a moderate rise of 0.58. On the other hand, looking at the non-beneficiaries column, their number of total livestock owned was 0.48 in 2010 which were slightly higher than that of beneficiaries for the same year showing that the non-beneficiaries were probably better off than beneficiaries at the time program was started. However, if we look at the number of assets of non-beneficiaries in the year 2019 we see that the amount of assets have increased to 0.5 with a very slight rise of 0.02. This shows that although the number of livestock owned of non-beneficiaries has also risen in the same time periods but the amount of this change is much smaller as compared to the rise in number of livestock owned of beneficiaries. So we can presume that the beneficiaries were able to increase their number of livestock owned due to the additional income that they were receiving from BISP program whereas the non-beneficiaries' number of livestock owned may have increased due to other sources of income but that had no serious impact on the number of livestock owned.

The overall difference between the livestock owned by beneficiaries and non-beneficiaries is 0.56 which is not very high. This shows that the number of livestock owned by beneficiaries have increased as compared to non-beneficiaries for the given time periods however, this change in livestock owned is relatively very small if compared with rise in assets of non-beneficiaries . This rise in the number of total livestock owned of beneficiaries is believed to be a direct impact of BISP unconditional cash grants. Ownership of livestock is one of the main variables that we have used to assess living standard of respondents and is one of the multi-dimensional poverty indicators

used to assess poverty as well. It can be concluded that the BISP cash grant does have a positive impact on ownership of livestock by beneficiaries but the impact is very small if compared with non-beneficiaries.

Ownership of Livestock			
	Before	After	Difference
Beneficiaries	0.07	0.65	0.58
Non-Beneficiaries	0.48	0.5	0.02
Difference	-0.41	0.15	0.56

Table 6: D-in-D method for ownership of livestock

6.2.4. Type of toilet:

In the table 7 the average number of types of toilet in terms of simple or flush in a household is given of both beneficiaries and non-beneficiaries. Higher values represent better quality of toilets. It can be seen that the average of type of toilets in the beneficiaries household in 2010 when the program was just started was 1.20 whereas, in 2019 after 19 years of receiving BISP UCT grants the number has increased to 1.36 showing a moderate rise of 0.16. On the other hand, looking at the non-beneficiaries' column, their number of average of type of toilets was 1.22 in 2010 which were slightly higher than that of beneficiaries for the same year showing that the non-beneficiaries had better availability of toilets than beneficiaries at the time program was started. However, if we compare these values of non-beneficiaries in the year 2019 we see that the amount of assets have increased to 1.34 with a rise of 0.12. This shows that although the number for non-beneficiaries has also risen in the same time periods but the amount of this change is slightly smaller as compared to beneficiaries. So we can presume that the in both cases the minute positive shift has been seen but it is not significant. By this information a deduction can be made that improvement

in toilet standard may not be a priority for both either beneficiary or non-beneficiary. We are talking about the poorest of the poor where the priority is basic supply of food, health and shelter. The overall difference between the averages of types of toilets of beneficiaries and non-beneficiaries is 0.04 which is a very negligible value.

Type of toilet			
	Before	After	Difference
Beneficiaries	1.20	1.36	0.16
Non-Beneficiaries	1.22	1.34	0.12
Difference	-0.02	0.02	0.04

Table 7: D-in-D method for type of toilet

6.2.5. Total number of rooms in house:

The table 8 shows the average number of rooms in house on household level for beneficiaries and non-beneficiaries. It can be seen that the average total number of rooms in beneficiaries house in 2010 when the program was just started was 1.5 whereas in 2019 after 19 years of receiving BISP UCT grants the number of has increased to 1.75 showing a minimal rise of 0.25. On the other side, if we look at non beneficiaries, their average total number of rooms was 1.78 in 2010 which were slightly higher than that of beneficiaries for the same year showing that the non- beneficiaries were probably better off than beneficiaries at the time program was started. However, if we look at the number of assets of non-beneficiaries in the year 2019 we see that the amount of assets have increased to 2.02 but there is a very slight rise of 0.24. So we can presume that the in both cases the minute positive shift has been seen but it is not significant.

The overall difference between the average numbers of rooms is 0.01 showing a very negligible difference. Number of rooms in a house is an important variable when we talk about poverty

alleviation. It portrays the outlook of living standard as well as level of poverty. From the above information it can be deduced that in both cases either beneficiaries or non-beneficiaries the graph is rising but the overall rise is not significant showing that they were not able to add number of rooms thus this variables does no show a clear increase in living standard of the beneficiaries getting the BISP unconditional cash grant.

Total number of rooms in house			
	Before	After	Difference
Beneficiaries	1.5	1.75	0.25
Non-Beneficiaries	1.78	2.02	0.24
Difference	-0.28	-0.27	0.01

Table 8: D-in-D method for total number of rooms

6.3. Difference Method

6.3.1. Poverty Alleviation:

The table 9 shows the average poverty alleviation level of beneficiaries and no-beneficiaries. This has been calculated by the indexing technique. For this purpose, the variables of poverty alleviation i.e. living standard, health and education were merged, clubbed and then the average value was attained. To get the average values of the variables these variables were further divided in to several categories such as living standard constitutes of Access to reliable electricity, Assets owned, Type of Fuel used for cooking and Ownership of livestock animals. Similarly, health was broken down in to Child Mortality and children immunization. Education was defined in terms of years of schooling.

Data for these poverty alleviation indicators for both beneficiaries as well as non-beneficiaries was available in two types. Firstly of 2010, when the program was just started which was collected by

BISP survey team and the second was of 2019 or present day data acquired by the researchers. From the comparison of before the start of program data (2010) and the present day (2019) the average values for all the variables were calculated for both beneficiaries and non-beneficiaries.

Now, for the deduction of results from the averages given in the table for poverty alleviation level the greater the value show improved standard of living, health and education, there by resulting in better alleviation of poverty. As it can be seen that the averages value of poverty alleviation for beneficiaries is 1.64 where se the averages value of poverty alleviation for non-beneficiaries is 0.83 showing a difference of 0.81. This means that beneficiaries were able to alleviate the poverty better than the non-beneficiaries. Although the difference between the both values is 0.81 which is not considered highly significant but it shows that beneficiaries were able to do better due to this additional grant by BISP unconditional programs as it acts as an add-on to the total income of the household.

Poverty Alleviation	Beneficiary	Non- Beneficiary	Difference
	1.64	0.83	0.81

Table 9: Difference method for poverty alleviation

6.3.2. Women Empowerment:

The table 10 shows the overall average women empowerment level of beneficiaries and non-beneficiaries as well the social, economic, political and psychological empowerment level. Data for these women empowerment indicators for both beneficiaries as well as non-beneficiaries was collected in two stages. Firstly of 2010, when the program was just started which was collected by BISP survey team and the second was of 2019 or present day data acquired by our thesis group members. From the comparison of before the start of program data (2010) and the present day

(2019) the average values for all the variables were calculated for both beneficiaries and non-beneficiaries. The overall values in the tables were acquired through indexing techniques. The variables were merged and clubbed to get the average for each category. From the values of social, political, social and psychological the overall women empowerment value was calculated. Now, for the deduction of results from the averages given in the table for women empowerment level the greater the value shows positive results of the indicators mentioned for each category, there by resulting in better level of empowerment.

As it can be seen that for beneficiaries the average value of social empowerment is 1.2 whereas, for non-beneficiaries the value is 0.71 showing a difference of 0.49. This indicates that beneficiaries are more empowered socially as compared to non-beneficiaries. In case of economic empowerment the value for beneficiaries is 2.7 and for non-beneficiaries is 1.5 showing a difference of 1.2, this also means that beneficiaries are more empowered financially then the non-beneficiaries as the value is greater.

For political empowerment the value for beneficiaries is 1.23 and for non-beneficiaries is 0.44 showing a difference of 0.79 which indicates better empowerment level of beneficiaries over non-beneficiaries. In terms of psychological empowerment the value for beneficiaries is 2.01 and for non-beneficiaries it is 1.64 showing a difference of 0.37 which is also indicating that beneficiaries are more empowered in this case too. If we compare the level of empowerment based on the differences of averages of beneficiaries and non-beneficiaries on social, economic, political and psychological values which are 0.49, 1.2, 0.79 and 0.37 respectively, we observe that all the values are positive which clearly indicate that in all four cases beneficiaries is more empowerment then non-beneficiaries. Whereas if we cross compare the indicators we see that the value of difference

for economic empowerment is highest and then comes political, social and psychological respectively.

The overall average value of women empowerment also shows that beneficiaries are more empowered as the value 1.23 is greater the value 0.84 for non-beneficiaries. The positive difference of 0.39 indicates that BISP unconditional cash grant is able to empower women although the value 0.39 is not highly significant but it shows a positive impact. Hence, if we assume the involvement of all external factors on both beneficiaries and non-beneficiaries as null and only keep Unconditional cash transfer program by BISP as the independent variables we can deduce that it is able to empower women the value 0.39 the difference between average level of empowerments of beneficiaries and non-beneficiaries indicates the impact.

	Beneficiary	Non- Beneficiary	Difference
Women Empowerment	1.23	0.84	0.39
Social empowerment	1.2	0.71	0.49
Economic empowerment	2.7	1.5	1.2
Political empowerment	1.23	0.44	0.79
Psychological empowerment	2.01	1.64	0.37

Table 10: Difference method for women empowerment

6.4. SPSS results for Frequency:

We calculated frequencies using SPSS software to assess some important questions asked in our survey such as land rights, age, and participation in deciding making, happiness, expenditure pattern, and purchasing decisions. The results have been analyzed as follows:

6.4.1. Have you acquired land rights?

We used land rights as moderating variable between BISP unconditional cash transfer program and women's empowerment and poverty alleviation. If women have acquired land rights than they will have ownership of land due to which their poverty will be reduced and they will be empowered economically as well as socially since they will be given their right of inheritance that most women in Pakistan fail to acquire due to cultural barriers. We asked both beneficiaries and non-beneficiaries if they had acquired land rights in case where their parents did own land and have passed away. We wanted to see the difference between beneficiaries and non-beneficiaries land inheritance that is caused due to BISP program. In the table 11, 0 denotes No (i.e. the respondent has not acquired land rights), 1 denotes yes (i.e. the respondent has acquired land rights) and 2 denotes that the respondents doesn't own any land. Out of 55 beneficiaries, 20 beneficiaries have acquired their land rights whereas amongst 50 non-beneficiaries only 9 beneficiaries had acquired their land rights. The number of both beneficiaries and non-beneficiaries who do not have any land is almost the same (about 30). This shows that amongst all the respondents; beneficiaries who were taking BISP unconditional cash grants were able to acquire more land in inheritance than non-beneficiaries making them more empowered and less poor. This proves our alternate hypothesis that BISP unconditional cash transfer programs has a positive impact on women empowerment and poverty alleviation.

Beneficiaries	Frequency	Percent	Cumulative Percent
0.00	4	7.3	7.3
Valid 1.00	20	36.4	43.6
2.00	31	56.4	100.0
Total	55	100.0	
Missing	0	0	
Total	55	100.0	

Table 11: Frequency table for Beneficiaries' land rights

Non-Beneficiaries	Frequency	Percent	Cumulative Percent
0.00	11	22	22
Valid 1.00	9	18	40
2.00	30	60	100.0
Total	50	100.0	
Missing	0	0	
Total	50	100.0	

Table 12: Frequency table for non-Beneficiaries' land rights

6.4.2. On which of the following do you spend most of your income?

We wanted to assess if the expenditure patterns of both beneficiaries and non-beneficiaries vary from each other or not. Considering that both beneficiaries and non-beneficiaries were having similar poverty scores so their income level was almost the same but beneficiaries were receiving additional income from BISP unconditional cash transfer program. We asked beneficiaries and non-beneficiaries both that on which item they spend most of their household income to assess their consumption and expenditure pattern to assess the level of poverty and economic empowerment. In the table 13, 1 denotes Food (most basic need), 2 denotes medicines (healthcare), 3 denotes education of children and 4 denotes income spent on improving living standards (this includes all MPI indicators such as assets, livestock, type of toilets etc.) the results showed that about 25 beneficiaries and non-beneficiaries spend most of their income on food whereas no non-beneficiaries spent any income on improving living standards. However, about 8 beneficiaries spent most of their income on improving their living standards by buying assets,

livestock, fuel and better quality toilets. This shows that in comparison to non-beneficiaries, BISP beneficiaries have more advanced needs and priorities that show less poverty amongst beneficiaries. This proves our alternative hypothesis that BISP unconditional cash transfer programs has a positive impact on and poverty alleviation.

Beneficiaries	Frequency	Percent	Cumulative Percent
1.00	25	45.45	45.45
2.00	12	21.8	67.2
Valid 3.00	10	18.18	85.35
4.00	8	14.5	100.0
Total	55	100.0	
Missing System	0	0	
Total	55	100.0	

Table 13: Frequency table for Beneficiaries' expenditure pattern

Non-Beneficiaries	Frequency	Percent	Cumulative Percent
1.00	25	50.0	50.0
2.00	14	28.0	78.0
Valid 3.00	11	22.0	100.0
Total	50	100.0	
Missing System	0	0	
Total	50	100.0	

Table 14: Frequency table for non-Beneficiaries' expenditure pattern

6.4.3. Are you happy with your life?

We wanted to analyze whether happiness is related to cash grants or not. We wanted to see the difference between beneficiaries and non-beneficiaries happiness and content level. So, we asked beneficiary and non-beneficiary women if they are happy with their life. In the table 15, 0 denotes No (i.e. the respondent is not happy), 1 denotes yes (i.e. the respondent is happy). Out of 55 beneficiaries, 11 beneficiaries are not happy with their life whereas amongst 50 non-beneficiaries 21 are not happy. The numbers of beneficiaries who are happy with life are 44, whereas only 29 out of 50 non beneficiaries are happy. This shows that amongst all the respondents; beneficiaries

who were taking BISP unconditional cash grants are more content and happy with their lives. This implies that cash grants alleviate their poverty and fulfill their needs which make them happier than non-beneficiaries. This proves our alternate hypothesis that BISP unconditional cash transfer programs has a positive impact on women empowerment and poverty alleviation.

Beneficiaries	Frequency	Percent	Cumulative Percent
0.00	11	20	20
Valid 1.00	44	80	100.0
Total	55	100.0	

Table 15: Frequency table for beneficiaries' happiness

Non- Beneficiaries	Frequency	Percent	Cumulative Percent
0.00	21	42	42.0
Valid 1.00	29	58	100.0
Total	50	100.0	

Table 16: Frequency table for non-beneficiaries' happiness

6.4.4. Are PKR 5000 per quarter enough to sustain your family?

BISP is a social safety net which assists poor in consumption smoothening. It provides income support to the poorest of the poor segment. It gives cash transfer of PKR 5,000 to beneficiaries after every three months. We wanted to analyze whether Rs.5000 cash grant on quarterly basis are enough to fulfill the needs of BISP beneficiaries. Considering such high inflation rate this amount is very less to fulfill the basic needs of a family. So, in order to assess whether PKR 5,000 per quarter are sufficient for a family or not we asked beneficiaries if PKR 5000 per quarter are enough to sustain your family.

In the table 17, 0 denotes No (i.e. the respondent thinks that PKR 5,000 per quarter are not enough to sustain a family), 1 denotes yes (i.e. the respondent thinks that PKR 5,000 per quarter are enough to sustain a family). Out of 55 beneficiaries, only 5 beneficiaries responded that with such high inflation rate this amount is not sufficient. According to 50 beneficiaries, PKR 5,000 on quarterly

basis is enough to sustain a family. Results showed that this amount is helpful in fulfilling the basic needs for survival. As poor people are mostly affected by inflation, so by providing this money they can buy food and do not die out of hunger. It targets poorest of the poor, for them 5000 per quarter helps them to buy food for survival. So PKR 5,000 per quarter plays an important role in their lives and helps poor to fulfill his basic needs. This proves our alternate hypothesis that BISP unconditional cash transfer programs has a positive impact on poverty alleviation

Beneficiaries	Frequency	Percent	Cumulative Percent
0.00	5	9.1	9.1
Valid 1.00	50	90.9	100.0
Total	55	100.0	
Missing System	0	0	
Total	55	100.0	

Table 17: frequency table showing results of question Are PKR 5000 per quarter enough to sustain your family?

6.4.5. Age of beneficiaries and non-beneficiaries:

We wanted to assess if the age patterns of both beneficiaries and non-beneficiaries vary from each other or not. We asked beneficiaries and non-beneficiaries both about their age to assess the level of poverty and economic empowerment. In the table 18 denotes Age (18-19), 2 denotes (20-24), 3 denotes (25-29), 4 denotes (30-34), 5 denotes (35-39), 6 denotes (40-44), 7 denotes (45-50) and 8 denotes (Above 50). The results showed that 20 beneficiaries were of the age 45-50 and 17 non-beneficiaries were of the age 50 and above. However, about 11 non- beneficiaries were of the age 35 to 39 as well.

Beneficiaries	Frequency	Percent	Cumulative Percent
1.00	0	0	0
2.00	0	0	0
3.00	3	5.5	5.5
4.00	6	10.9	16.4
Valid 5.00	5	9.1	25.5
6.00	8	14.5	40.0
7.00	20	36.4	76.4
8.00	13	23.6	100.0
Total	55	100.0	
Missing System	0	0	
Total	55	100.0	

Table 18: frequency table for age of beneficiaries

Non-Beneficiaries	Frequency	Percent	Cumulative Percent
3.00	7	14.0	14.0
4.00	4	8.0	22.0
5.00	11	22.0	44.0
Valid 6.00	5	10.0	54.0
7.00	6	12.0	66.0
8.00	17	34.0	100.0
Total	50	100.0	
Missing System	0	0	
Total	50	100.0	

Table 19: frequency table for age of non-beneficiaries

6.4.5. Who makes the purchasing decision?

We wanted to assess if the purchasing decision patterns of both beneficiaries and non-beneficiaries vary from each other or not. Considering that both beneficiaries and non-beneficiaries were having similar poverty scores so their income level was almost the same but beneficiaries were receiving additional income from BISP unconditional cash transfer program. This income is handed over to the woman in hand thus we wanted to identify that either this changes the purchasing decision pattern. We asked beneficiaries and non-beneficiaries both that who makes the budget of the house and who plan how to spend and on what to spend. In the table 20, 1 denotes Husband/Head of the

family), 2 denotes Husband and wife (jointly) and 3 denotes you (the female herself-beneficiary or non-beneficiary). The results showed that about 27 beneficiaries take purchasing decision whereas only 10 non-beneficiaries are able to do so. The percentage of husband/head of family is greater in non-beneficiary case which equals to 26. This shows that in comparison to non-beneficiaries, BISP beneficiaries have more power in purchasing decisions which indicates amplified women empowerment. This proves our alternative hypothesis that BISP unconditional cash transfer programs has a positive impact on and women empowerment.

Beneficiaries	Frequency	Percent	Cumulative Percent
Valid 1.00	12	21.8	21.8
Valid 2.00	16	29	50.9
Valid 3.00	27	49.1	100.0
Total	55	100.0	
Missing System	0	0	
Total	55	100.0	

Table 20: frequency table showing results of question who makes the purchasing decision in beneficiaries' house?

Non-Beneficiaries	Frequency	Percent	Cumulative Percent
Valid 1.00	26	52	52
Valid 2.00	14	28	80.0
Valid 3.00	10	20	100.0
Total	50	89.3	
Missing System	0	0	
Total	50	100.0	

Table 21: frequency table showing results of question who makes the purchasing decision in non-beneficiaries' house?

6.5. SPSS results for Cash transfer, poverty alleviation, and Women empowerment

The tables for this part have been placed in the appendix part of document.

6.5.1. Case processing summary:

1. BISP unconditional cash transfer program and Poverty Alleviation

Table 22 shows the Case Processing summary, which tells us the number of valid cases used for analysis. The case processing summary represents the measures of non-missing values for both the BISP unconditional cash transfer program and its relation to poverty alleviation. CT stands for Cash transfer which denotes our independent variable i.e. BISP unconditional cash transfer program. PA stands for poverty alleviation which is one of the dependent variables used for assessing the impact of BISP unconditional cash transfer program on women empowerment and poverty alleviation. The case processing summary represents the measures of non-missing values for both the BISP unconditional cash transfer program and its relation to poverty alleviation. In this case processing summary, out of the total number of observations, 0 cases had a missing value for BISP unconditional cash transfer program or poverty alleviation or both the variables.

2. Cash Transfers and Women empowerment

Table 23 is the Case Processing summary, which tells us the number of valid cases used for analysis. The case processing summary represents the measures of non-missing values for both the BISP unconditional cash transfer program and its relation to Women empowerment. In the table 1, CT stands for Cash transfer which denotes our independent variable i.e. BISP unconditional cash transfer program. WE stands for women empowerment which is one of the dependent variables used for assessing the impact of BISP unconditional cash transfer program on women empowerment and poverty alleviation. The case processing summary represents the measures of non-missing values for both the BISP unconditional cash transfer program and its relation to women empowerment. In this case processing summary, out of the total number of observations,

0 cases had a missing value for BISP unconditional cash transfer program or women empowerment or both the variables

3. Cash transfers and Social Empowerment

Table 24 is the Case Processing summary, which tells us the number of valid cases used for analysis. The case processing summary represents the measures of non-missing values for both the BISP unconditional cash transfer program and its relation to social empowerment. In the table 1, CT stands for Cash transfer which denotes our independent variable i.e. BISP unconditional cash transfer program. SE stands for social empowerment which is one of the dependent variables used for assessing the impact of BISP unconditional cash transfer program on women empowerment and poverty alleviation. The case processing summary represents the measures of non-missing values for both the BISP unconditional cash transfer program and its relation to social empowerment. In this case processing summary, out of the total number of observations, 0 cases had a missing value for BISP unconditional cash transfer program or social empowerment or both the variables.

4. Cash transfers and Economic Empowerment

Table 25 is the Case Processing summary, which tells us the number of valid cases used for analysis. The case processing summary represents the measures of non-missing values for both the BISP unconditional cash transfer program and its relation to economic empowerment. In the table 1, CT stands for Cash transfer which denotes our independent variable i.e. BISP unconditional cash transfer program. EE stands for economic empowerment which is one of the dependent variables used for assessing the impact of BISP unconditional cash transfer program on women empowerment and poverty alleviation. The case processing summary represents the measures of non-missing values for both the BISP unconditional cash transfer program and its relation to

economic empowerment. In this case processing summary, out of the total number of observations, 0 cases had a missing value for BISP unconditional cash transfer program or economic empowerment or both the variables.

5. Cash Transfers and Political Empowerment

Table 26 is the Case Processing summary, which tells us the number of valid cases used for analysis. The case processing summary represents the measures of non-missing values for both the BISP unconditional cash transfer program and its relation to political empowerment. In the table 1, CT stands for Cash transfer which denotes our independent variable i.e. BISP unconditional cash transfer program. PE stands for political empowerment which is one of the dependent variables used for assessing the impact of BISP unconditional cash transfer program on women empowerment and poverty alleviation. The case processing summary represents the measures of non-missing values for both the BISP unconditional cash transfer program and its relation to political empowerment. In this case processing summary, out of the total number of observations, 0 cases had a missing value for BISP unconditional cash transfer program or political empowerment or both the variables

6. Cash Transfers and Psychological Empowerment

Table 27 is the Case Processing summary, which tells us the number of valid cases used for analysis. The case processing summary represents the measures of non-missing values for both the BISP unconditional cash transfer program and its relation to psychological empowerment. In the table 1, CT stands for Cash transfer which denotes our independent variable i.e. BISP unconditional cash transfer program. PSYE stands for psychological empowerment which is one of the dependent variables used for assessing the impact of BISP unconditional cash transfer program on women empowerment and poverty alleviation. The case processing summary

represents the measures of non-missing values for both the BISP unconditional cash transfer program and its relation to psychological empowerment. In this case processing summary, out of the total number of observations, 0 cases had a missing value for BISP unconditional cash transfer program or psychological empowerment or both the variables

6.5.2. Crosstabs:

1. BISP unconditional cash transfer program and Poverty Alleviation

Table 28 contains cross tabulations or crosstabs of BISP unconditional Cash Transfer program and poverty alleviation. In this particular cross tab, there is a cross link being created between BISP unconditional Cash Transfer program and poverty alleviation. Crosstabs display relationship of two variables in tabular form. In contrast to frequencies, which summarize information about one variable, Crosstabs generates information about *bivariate* relationships. We performed this test to observe information about the interaction of these two variables (i.e. BISP unconditional Cash Transfer program and poverty alleviation) and their dependence on each other. In this particular cross tab, there is a cross link being created between BISP unconditional Cash Transfer program and poverty alleviation. BISP unconditional Cash Transfer program is the independent variable whose relationship with poverty alleviation is to be assessed. If there is a significant relationship between BISP unconditional Cash Transfer program and Poverty alleviation then our alternate hypothesis will be accepted and if there is no relationship between the two variables then the null hypothesis (no relationship) will be rejected in favor of the alternative hypothesis (there is a relationship).

In the given table the poverty alleviation scores are actually the indexed values of all the clubbed variables of poverty alleviation. The beneficiaries (total 55) are represented with 1 and non-

beneficiaries (total 50) are represented with 0. The total number of respondents is 105 as shown in table 28. The highest poverty alleviation score for beneficiaries is 1.89 whereas the highest score for non-beneficiaries is 1.67. Also, 10 beneficiaries have a poverty alleviation score of 1.78 whereas the highest number of non-beneficiaries (i.e.11) has a poverty alleviation score of 1.33. This shows that most of the beneficiaries have less poverty as compared to non-beneficiaries. This means that BISP unconditional Cash Transfer program that was being given to only beneficiaries had a positive impact on their poverty alleviation. Thus we will accept our alternate hypothesis that there is a positive relationship between BISP unconditional Cash Transfer program and poverty alleviation.

2. Cash Transfers and Women empowerment

The table 29 contains the crosstab. We can observe information about the interaction of these two variables and their dependence on each other. We have performed this test to observe information about the interaction of two variables (i.e. BISP unconditional Cash Transfer program and women empowerment) and their dependence on each other. In this particular cross tab, there is a cross link being created between BISP unconditional Cash Transfer program and women empowerment. BISP unconditional Cash Transfer program is the independent variable whose relationship with women empowerment is to be assessed. If there is a significant relationship between BISP unconditional Cash Transfer program and women empowerment then our alternate hypothesis will be accepted and if there is no relationship between the two variables then the null hypothesis (no relationship) will be rejected in favor of the alternative hypothesis (there is a relationship).

In the given table the women empowerment scores are actually the indexed values of all the clubbed variables of women empowerment. The beneficiaries (total 55) are represented with 1 and non-beneficiaries (total 50) are represented with 0. The total number of respondents is 105 as

shown in table 29. The highest women empowerment score for beneficiaries is 1.50 whereas the highest score for non-beneficiaries is 1.18. Also, 12 beneficiaries have women empowerment score of 1.11 whereas the highest number of non-beneficiaries (i.e.10) has a women empowerment score of 1.03. This shows that most of the beneficiaries are more empowered as compared to non-beneficiaries. This means that BISP unconditional Cash Transfer program that was being given to only beneficiaries had a positive impact on their empowerment. Thus we will accept our alternate hypothesis that there is a positive relationship between BISP unconditional Cash Transfer program and women empowerment.

3. Cash transfers and Social Empowerment

The table 30 contains the crosstab. We can observe information about the interaction of these two variables and their dependence on each other. For example, we can see the last row in the table that 2, 1, 4 and so on times these two variables are interacting with each other. We have performed this test to observe information about the interaction of two variables (i.e. BISP unconditional Cash Transfer program and social empowerment) and their dependence on each other. In this particular cross tab, there is a cross link being created between BISP unconditional Cash Transfer program and social empowerment. BISP unconditional Cash Transfer program is the independent variable whose relationship with social empowerment is to be assessed.

In table 30 the social empowerment scores are actually the indexed values of all the clubbed variables of social empowerment. The beneficiaries (total 55) are represented with 1 and non-beneficiaries (total 50) are represented with 0. The total number of respondents is 105 as shown in table 2. The highest social empowerment score for beneficiaries is 1.22 whereas the highest score for non-beneficiaries is 0.91. Also, 14 beneficiaries have a social empowerment score of 0.82 whereas the highest number of non-beneficiaries (i.e.12) has a social empowerment score of 0.67.

This shows that most of the beneficiaries are more socially empowered as compared to non-beneficiaries. This means that BISP unconditional Cash Transfer program that was being given to only beneficiaries had a positive impact on their empowerment. Thus we will accept our alternate hypothesis that there is a positive relationship between BISP unconditional Cash Transfer program and social empowerment.

4. Cash transfers and Economic Empowerment

The table 31 contains the crosstab. We can observe information about the interaction of economic empowerment, BISP unconditional Cash Transfer program and their dependence on each other. In the given table the economic empowerment scores are actually the indexed values of all the clubbed variables of economic empowerment. The beneficiaries (total 55) are represented with 1 and non-beneficiaries (total 50) are represented with 0. The total number of respondents is 105 as shown in table 31. The highest economic empowerment score for beneficiaries is 2.52 whereas the highest score for non-beneficiaries is 2.26. Also, 14 beneficiaries have economic empowerment score of 2.26 whereas the highest number of non-beneficiaries (i.e. 10) has an economic empowerment score of 1.85. This shows that most of the beneficiaries are more economically empowered as compared to non-beneficiaries. This means that BISP unconditional Cash Transfer program that was being given to only beneficiaries had a positive impact on their economic empowerment. Thus we will accept our alternate hypothesis that there is a positive relationship between BISP unconditional Cash Transfer program and economic empowerment.

5. Cash Transfers and Political Empowerment

We have performed this test to observe information about the interaction of two variables (i.e. BISP unconditional Cash Transfer program and political empowerment) and their dependence on each other. In this particular cross tab (table 32), there is a cross link being created between BISP

unconditional Cash Transfer program and political empowerment. In the table 32 the political empowerment scores are actually the indexed values of all the clubbed variables of political empowerment. The beneficiaries (total 55) are represented with 1 and non-beneficiaries (total 50) are represented with 0. The total number of respondents is 105 as shown in table 2. The highest political empowerment score for beneficiaries is 1.45 whereas the highest score for non-beneficiaries is 0.86. Also, 13 beneficiaries have a political empowerment score of 0.71 whereas the highest number of non-beneficiaries (i.e.12) has a political empowerment score of 0.43. This shows that most of the beneficiaries are more politically empowered as compared to non-beneficiaries. This means that BISP unconditional Cash Transfer program that was being given to only beneficiaries had a positive impact on their political empowerment. Thus we will accept our alternate hypothesis that there is a positive relationship between BISP unconditional Cash Transfer program and political empowerment

6. Cash Transfers and Psychological Empowerment

We have performed this test to observe information about the interaction of two variables (i.e. BISP unconditional Cash Transfer program and psychological empowerment) and their dependence on each other. In the table 33 the psychological empowerment scores are actually the indexed values of all the clubbed variables of psychological empowerment. The beneficiaries (total 55) are represented with 1 and non-beneficiaries (total 50) are represented with 0. The total number of respondents is 105 as shown in table 33. The highest psychological empowerment score for beneficiaries is 2.31 whereas the highest score for non-beneficiaries is 2.16. Also, 14 beneficiaries have psychological empowerment score of 2.16 whereas the highest number of non-beneficiaries (i.e.10) has a women empowerment score of 1.85. This shows that most of the beneficiaries are more politically empowered as compared to non-beneficiaries. This means that BISP

unconditional Cash Transfer program that was being given to only beneficiaries had a positive impact on their political empowerment. Thus we will accept our alternate hypothesis that there is a positive relationship between BISP unconditional Cash Transfer program and psychological empowerment

6.5.3. Chi Square

1. BISP unconditional cash transfer program and Poverty Alleviation

In table 34 the significance calculated in chi square is 0.021 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there is a significant relationship between BISP unconditional Cash Transfer program and poverty alleviation. The significance calculated in chi square is 0.021 which is less than 0.05. The chi square test is carried out to check the independence of the two variables. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of relationship between BISP unconditional Cash Transfer program and poverty alleviation. As there is a significant relationship between BISP unconditional Cash Transfer program and poverty alleviation so we will accept our alternate hypothesis.

2. Cash Transfers and Women empowerment

In table 35 the chi square test is carried out to check the independence of the two variables. The significance calculated in chi square is 0.014 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there is a significant relationship between BISP unconditional Cash Transfer program and women empowerment. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of relationship between BISP

unconditional Cash Transfer program and women empowerment. Thus, there is a significant relationship between BISP unconditional Cash Transfer program and women empowerment

3. Cash transfers and Social Empowerment

In the table 36 the chi square test is carried out to check the independence of the two variables. The significance calculated in chi square is 0.034 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there is a significant relationship between BISP unconditional Cash Transfer program and social empowerment. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of relationship between BISP unconditional Cash Transfer program and social empowerment. Thus, there is a significant relationship between BISP unconditional Cash Transfer program and social empowerment.

4. Cash transfers and Economic Empowerment

In the table 37 the chi square test is carried out to check the independence of the two variables. The significance calculated in chi square is 0.004 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there is a significant relationship between BISP unconditional Cash Transfer program and economic empowerment. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of relationship between BISP unconditional Cash Transfer program and economic empowerment. Thus, there is a significant relationship between BISP unconditional Cash Transfer program and economic empowerment.

5. Cash Transfers and Political Empowerment

In the table 38 the chi square test is carried out to check the independence of the two variables. The significance calculated in chi square is 0.035 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there is a significant relationship between BISP unconditional Cash Transfer program and political empowerment. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of relationship between BISP unconditional Cash Transfer program and political empowerment. Thus, there is a significant relationship between BISP unconditional Cash Transfer program and political empowerment

6. Cash Transfers and Psychological Empowerment

In the table 39 the chi square test is carried out to check the independence of the two variables. The significance calculated in chi square is 0.009 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there is a significant relationship between BISP unconditional Cash Transfer program and psychological empowerment. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of relationship between BISP unconditional Cash Transfer program and psychological empowerment. Thus, there is a significant relationship between BISP unconditional Cash Transfer program and psychological empowerment.

6.5.4. Correlation

1. BISP unconditional cash transfer program and Poverty Alleviation

Table 40 shows that Cash Transfers and Poverty Alleviation have a statistically significant linear relationship. The direction of the relationship is positive (i.e. BISP unconditional Cash Transfer

program and Poverty Alleviation are positively correlated). In this case, the value of Pearson's R is 0.8 which denotes a highly positive correlated relationship between BISP unconditional Cash Transfer program and Poverty Alleviation. This means that poverty alleviation will increase as BISP unconditional Cash Transfer program increases. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of relationship between BISP unconditional Cash Transfer program and poverty alleviation. As there is a significant relationship between BISP unconditional Cash Transfer program and poverty alleviation so we will accept our alternate hypothesis.

2. Cash Transfers and Women empowerment

Table 41 shows that Cash Transfers and women empowerment have a statistically significant linear relationship as the value of Pearson's R is 0.91. The direction of the relationship is positive (i.e. Cash transfers and women empowerment are positively correlated). In this case, the value of Pearson's R is 0.91 which denotes a highly positive correlated relationship between BISP unconditional Cash Transfer program and women empowerment. This means that women empowerment will increase as BISP unconditional Cash Transfer program increases. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of relationship between BISP unconditional Cash Transfer program and women empowerment. As there is a significant relationship between BISP unconditional Cash Transfer program and women empowerment so we will accept our alternate hypothesis.

3. Cash transfers and Social Empowerment

Table 42 shows that Cash Transfers and social empowerment have a statistically significant linear relationship as the value of Pearson's R is 0.6. The direction of the relationship is positive (i.e. Cash transfers and social empowerment are positively correlated). In this case, the value of Pearson's R is 0.6 which denotes a moderately positive correlated relationship between BISP

unconditional Cash Transfer program and social empowerment. This means that social empowerment will increase as BISP unconditional Cash Transfer program increases. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of relationship between BISP unconditional Cash Transfer program and social empowerment. As there is a significant relationship between BISP unconditional Cash Transfer program and social empowerment so we will accept our alternate hypothesis.

4. Cash transfers and Economic Empowerment

Table 43 shows that Cash Transfers and economic empowerment have a statistically significant linear relationship as the value of Pearson's R is 0.9. The direction of the relationship is positive (i.e. Cash transfers and economic empowerment are positively correlated). In this case, the value of Pearson's R is 0.9 which denotes a highly positive correlated relationship between BISP unconditional Cash Transfer program and economic empowerment. This means that economic empowerment will increase as BISP unconditional Cash Transfer program increases. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of relationship between BISP unconditional Cash Transfer program and economic empowerment. As there is a significant relationship between BISP unconditional Cash Transfer program and economic empowerment so we will accept our alternate hypothesis.

5. Cash Transfers and Political Empowerment

Table 44 shows that Cash Transfers and women empowerment have a statistically significant linear relationship as the value of Pearson's R is 0.7. The direction of the relationship is positive (i.e. Cash transfers and women empowerment are positively correlated). In this case, the value of Pearson's R is 0.7 which denotes a moderately positive correlated relationship between BISP unconditional Cash Transfer program and political empowerment. This means that political

empowerment will increase as BISP unconditional Cash Transfer program increases. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of relationship between BISP unconditional Cash Transfer program and political empowerment. As there is a significant relationship between BISP unconditional Cash Transfer program and political empowerment so we will accept our alternate hypothesis.

6. Cash Transfers and Psychological Empowerment

Table 45 shows that Cash Transfers and psychological empowerment have a statistically significant linear relationship as the value of Pearson's R is 0.7. The direction of the relationship is positive (i.e. Cash transfers and psychological empowerment are positively correlated). In this case, the value of Pearson's R is 0.7 which denotes a highly positive correlated relationship between BISP unconditional Cash Transfer program and psychological empowerment. This means that psychological empowerment will increase as BISP unconditional Cash Transfer program increases. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of relationship between BISP unconditional Cash Transfer program and psychological empowerment. As there is a significant relationship between BISP unconditional Cash Transfer program and psychological empowerment so we will accept our alternate hypothesis.

6.5.5. ANOVA

1. BISP unconditional cash transfer program and Poverty Alleviation

Table 46 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.002 which is below 0.05; therefore, there is a statistically significant difference in the mean of both variables. The null hypothesis states that there is no relationship between BISP unconditional cash transfer

program and poverty alleviation thus, the null hypothesis is rejected. So we can conclude that there is a significant relationship between BISP unconditional cash transfer program and poverty alleviation as per the alternate hypothesis.

2. Cash Transfers and Women empowerment

The table 47 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.002, which is below 0.05 therefore; there is a statistically significant difference in the mean of both variables. This test was carried out in order to understand and test the significance of the relationship between different variables. Significant P value is less than or equal to 0.05. The results indicate a significance of 0.002. The null hypothesis states that there is no relationship between BISP unconditional cash transfer program and women empowerment thus, the null hypothesis is rejected. So we can conclude that there is a significant relationship between BISP unconditional cash transfer program and women empowerment as per the alternate hypothesis.

3. Cash transfers and Social Empowerment

The table 48 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.01 which is below 0.05 therefore; there is a statistically significant difference in the mean of both variables. This test was carried out in order to understand and test the significance of the relationship between different variables. Significant P value is less than or equal to 0.05. The results indicate a significance of 0.01. The null hypothesis states that there is no relationship between BISP unconditional cash transfer program and women empowerment thus, the null hypothesis is rejected. So we can conclude that there is a significant relationship between BISP unconditional cash transfer program and social empowerment as per the alternate hypothesis.

4. Cash transfers and Economic Empowerment

The table 49 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.001, which is below 0.05 therefore; there is a statistically significant difference in the mean of both variables. This test was carried out in order to understand and test the significance of the relationship between economic empowerment and BISP unconditional cash transfer program. Significant P value is less than or equal to 0.05. In this case, the results indicate a significance of 0.001. The null hypothesis states that there is no relationship between BISP unconditional cash transfer program and economic empowerment thus, the null hypothesis is rejected. So we can conclude that there is a significant relationship between BISP unconditional cash transfer program and economic empowerment as per the alternate hypothesis.

5. Cash Transfers and Political Empowerment

The table 50 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.031, which is below 0.05 therefore; there is a statistically significant difference in the mean of both variables. This test was carried out in order to understand and test the significance of the relationship between different variables. Significant P value is less than or equal to 0.05. The results indicate a significance of 0.031. The null hypothesis states that there is no relationship between BISP unconditional cash transfer program and political empowerment thus, the null hypothesis is rejected. So we can conclude that there is a significant relationship between BISP unconditional cash transfer program and political empowerment as per the alternate hypothesis.

6. Cash Transfers and Psychological Empowerment

The table 51 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.012, which is below 0.05 therefore; there is a statistically significant difference in the mean of both variables. This test was carried out in order to understand and test the significance of the relationship between different variables. Significant P value is less than or equal to 0.05. The results indicate a significance of 0.012. The null hypothesis states that there is no relationship between BISP unconditional cash transfer program and psychological empowerment thus, the null hypothesis is rejected. So we can conclude that there is a significant relationship between BISP unconditional cash transfer program and psychological empowerment as per the alternate hypothesis.

6.6. SPSS results and analysis for mediating variables:

6.6.1. Chi square test

1. Bargaining power and Poverty Alleviation

In table 54 the significance calculated in chi square is 0.001 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there is a significant relationship between bargaining power of women and poverty alleviation. The null hypothesis denotes the lack of relationship between bargaining power of women and poverty alleviation. Thus, there is a significant relationship between bargaining power of women and poverty alleviation and we conclude that bargaining power has an impact on poverty alleviation.

2. Bargaining Power and Women Empowerment

In table 55 the significance calculated in chi square is 0.001 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there

is a significant relationship between bargaining power of women and women empowerment. The null hypothesis denotes the lack of relationship between bargaining power of women and women empowerment. Thus, there is a significant relationship between bargaining power of women and women empowerment and we conclude that bargaining power has an impact on women empowerment.

6.6.2. Correlation:

1. Bargaining power and Poverty Alleviation

Table 58 shows that bargaining power of women in decision making process and Poverty Alleviation has a statistically significant linear relationship. The direction of the relationship is positive (i.e. bargaining power of women and Poverty Alleviation are positively correlated). In this case, the value of Pearson's R is 0.61 which denotes a highly positive correlated relationship between bargaining power of women and Poverty Alleviation. This means that poverty alleviation will increase as bargaining power of women in decision making process increases. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of relationship between bargaining power of women and poverty alleviation. As there is a significant relationship between bargaining power of women and poverty alleviation so we will accept our alternate hypothesis.

2. Bargaining Power and Women Empowerment

Table 59 shows that bargaining power of women in decision making process and Women empowerment has a statistically significant linear relationship. The direction of the relationship is positive (i.e. bargaining power of women and Women empowerment are positively correlated). In this case, the value of Pearson's R is 0.738 which denotes a highly positive correlated relationship between bargaining power of women and Women empowerment. This means that Women empowerment will increase as bargaining power of women in decision making process increases.

Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of relationship between bargaining power of women and Women empowerment. As there is a significant relationship between bargaining power of women and Women empowerment so we will accept our alternate hypothesis.

6.6.3. ANNOVA Test:

1. Bargaining power and Poverty Alleviation

Table 62 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.002, which is below 0.05; therefore, there is a statistically significant difference in the mean of both variables. This test was carried out in order to understand and test the significance of the relationship between different variables. The results indicate a significance of 0.021. The null hypothesis states that there is no relationship between bargaining power of women and poverty alleviation thus, the null hypothesis is rejected. So we can conclude that there is a significant relationship between bargaining power of women in decision making process and poverty alleviation as per the alternate hypothesis.

2. Bargaining Power and Women Empowerment

Table 63 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.000 which is below 0.05; therefore, there is a statistically significant difference in the mean of both variables. The null hypothesis states that there is no relationship between bargaining power of women and women empowerment thus, the null hypothesis is rejected. So we can conclude that there is a significant relationship between bargaining power of women in decision making process and women empowerment as per the alternate hypothesis.

6.7. SPSS results and analysis for moderating variables:

6.7.1. PMT Score and Poverty Alleviation

1. Chi Square:

In table 64 the significance calculated in chi square is 0.03 which is less than 0.05. As the chi square calculated value is less than the critical value which is 0.05 percent. Thus, there is a significant relationship between PMT and poverty alleviation of beneficiaries. The null hypothesis is rejected. The null hypothesis denotes that there is no relationship between PMT and poverty alleviation of beneficiaries. Thus, there is a significant relationship between PMT and poverty alleviation of beneficiaries

2. Correlation:

Table 65 shows that PMT Score and Poverty Alleviation have a statistically significant linear relationship. The value of Pearson's R is 0.89. which shows that the direction of the relationship is positive (i.e. PMT Score and Poverty Alleviation are positively correlated). The null hypothesis denotes that there is no relationship between PMT Score and Poverty Alleviation. As there is a significant relationship between PMT Score and Poverty Alleviation so we will accept our alternate hypothesis. Greater Poverty score is associated with greater Poverty alleviation.

3. ANOVA test:

Table 66 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.032 for poverty alleviation with PMT score, which is below 0.05; therefore, there is a statistically significant difference in the mean of both variables. The test was carried out in order to understand and test the significance of the relationship of PMT score with Poverty alleviation. Thus, the results

indicate a significance of 0.032 for poverty alleviation. The null hypothesis states that there is no relationship between PMT score and Poverty alleviation. The null hypothesis is rejected. So we can conclude that there is a significant relationship between Poverty score (PMT) and Poverty alleviation as per the alternate hypothesis

6.7.2. PMT Score and Women Empowerment

1. Chi square:

In table 67 the significance calculated in chi square is 0.00 which is less than 0.05. As the chi square calculated value is less than the critical value which is 0.05 percent. Thus, there is a significant relationship between PMT and women empowerment. The null hypothesis denotes that there is no relationship between PMT and women empowerment. Thus, we accept our alternate hypothesis that there is a significant relationship between PMT and women empowerment. Poverty scores have impact on women empowerment.

2. Correlation:

Table 68 shows that PMT Score and Women Empowerment have a statistically significant linear relationship. The direction of the relationship is positive (i.e. PMT Score and Women Empowerment are positively correlated). In this case, the value of Pearson's R is 0.001 which denotes a highly positive correlated relationship between PMT Score and Women Empowerment. This means that Women Empowerment will increase as PMT Score increases. Thus, the null hypothesis is rejected. The null hypothesis denotes that there is no relationship between PMT Score and Women Empowerment. As there is a significant relationship between PMT Score and Women Empowerment so we will accept our alternate hypothesis.

3. ANOVA Test:

Table 69 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.048 for women empowerment with PMT score, which lies below 0.05; therefore, there is a statistically significant difference in the mean of both variables. The test was carried out in order to understand and test the significance of the relationship of PMT score with Women empowerment. The results indicate a significance of 0.48 for women empowerment. So, we reject null hypothesis that there is no relationship between poverty score and women empowerment. PMT score and women empowerment are significant as per our alternate hypothesis.

6.7.3. Level of Education of Beneficiary and Poverty Alleviation

1. Chi Square:

In table 70 the significance calculated in chi square is 0.03 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there is a significant relationship between Education of beneficiaries and poverty alleviation. The null hypothesis denotes that there is no relationship between Education of beneficiaries and poverty alleviation. Therefore, we accept our alternate hypothesis that there is a significant relationship between Education of beneficiaries and poverty alleviation.

2. Correlation:

Table 71 shows that Level of Education of Beneficiary and Poverty Alleviation have a statistically significant linear relationship. The direction of the relationship is positive (i.e. Level of Education of Beneficiary and Poverty Alleviation are positively correlated). In this case, the value of Pearson's R is 0.86 which denotes a highly positive correlated relationship between Level of Education of Beneficiary and Poverty Alleviation. This means that Poverty Alleviation will

increase as Level of Education of Beneficiary. Thus, the null hypothesis is rejected. The null hypothesis denotes that there is no relationship between Level of Education of Beneficiary and Poverty Alleviation. As there is a significant relationship between Level of Education of Beneficiary and Poverty Alleviation so we will accept our alternate hypothesis.

3. ANOVA test:

Table 72 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.030 for poverty alleviation, which are below 0.05; therefore, there is a statistically significant difference in the mean of both variables. The test was carried out in order to understand and test the significance of the relationship of Education level with Poverty alleviation. The results indicate a significance of 0.030 for poverty alleviation. The null hypothesis states that there is no relationship between Education level and Poverty alleviation. The null hypothesis is rejected. So we can conclude that there is a significant relationship between Education level and Poverty alleviation as per the alternate hypothesis.

6.7.4. Level of Education of Beneficiary and Women Empowerment

1. Chi square test:

In table 73 the significance calculated in chi square is 0.030 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there is a significant relationship between level of education of beneficiary and women empowerment. The null hypothesis denotes that there is no relationship between level of education of beneficiary and women empowerment. Therefore, we accept our alternate hypothesis that there is a significant relationship between level of education of beneficiary and women empowerment.

2. Correlation:

Table 74 shows that Level of Education of Beneficiary and Women Empowerment have a statistically significant linear relationship. The direction of the relationship is positive (i.e. Level of Education of Beneficiary and Women Empowerment are positively correlated). In this case, the value of Pearson's R is 0.86 which denotes a highly positive correlated relationship between Level of Education of Beneficiary and Women Empowerment. This means that Women Empowerment will increase as Level of Education of Beneficiary. Thus, the null hypothesis is rejected. The null hypothesis denotes that there is no relationship between Level of Education of Beneficiary and Women Empowerment. As there is a significant relationship between Level of Education of Beneficiary and Women Empowerment so we will accept our alternate hypothesis.

3. ANOVA test:

Table 75, shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.025 for women empowerment, which lie below 0.05; therefore, there is a statistically significant difference in the mean of both variables. The test was carried out in order to understand and test the significance of the relationship of Education level and Women empowerment. The results indicate a significance of 0.025 for women empowerment. So, we reject null hypothesis that there is no relationship between education level and women empowerment. Education level and women empowerment are significant as per our alternate hypothesis.

6.7.5. Employment status and Poverty Alleviation

1. Chi square test:

In table 76 the significance calculated in chi square is 0.001 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there

is a significant relationship between employment status and poverty alleviation. The null hypothesis denotes that there is no relationship between Employment status and Poverty Alleviation. Therefore, we accept our alternate hypothesis that there is a significant relationship between Employment status and Poverty Alleviation.

2. Correlation:

Table 77 shows that employment status and poverty alleviation have a statistically significant linear relationship. The direction of the relationship is positive (i.e. employment status and poverty alleviation are positively correlated). In this case, the value of Pearson's R is 0.78 which denotes a highly positive correlated relationship between employment status and poverty alleviation. Thus, the null hypothesis is rejected. The null hypothesis denotes that there is no relationship between Employment status and Poverty Alleviation. As there is a significant relationship between Employment status and Poverty Alleviation so we will accept our alternate hypothesis.

3. ANOVA test:

Table 78 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.050 for poverty alleviation, which is equal to 0.05; therefore, there is a statistically significant difference in the mean of both variables. The test was carried out in order to understand and test the significance of the relationship of employment status with Poverty alleviation. The results indicate a significance of 0.050 for poverty alleviation. The null hypothesis states that there is no relationship between employment status and Poverty alleviation. The null hypothesis is rejected. So we can conclude that there is a significant relationship between employment status and Poverty alleviation as per the alternate hypothesis.

6.7.6. Employment status and Women Empowerment

1. Chi square

In table 79 the significance calculated in chi square is 0.001 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there is a significant relationship between Employment status and Women Empowerment. The null hypothesis denotes that there is no relationship between Employment status and Women Empowerment. Therefore, we accept our alternate hypothesis that there is a significant relationship between Employment status and Women Empowerment.

2. Correlation:

Table 80 shows that Employment status and Women Empowerment have a statistically significant linear relationship. The direction of the relationship is positive (i.e. Employment status and Women Empowerment are positively correlated). In this case, the value of Pearson's R is 0.9 which denotes a highly positive correlated relationship between Employment status and Women Empowerment. This means that Women Empowerment will increase as Employment status increases. Thus, the null hypothesis is rejected. The null hypothesis denotes that there is no relationship between Employment status and Women Empowerment. As there is a significant relationship between Employment status and Women Empowerment so we will accept our alternate hypothesis.

3. ANOVA:

Table 81 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.000 for women empowerment, which is below 0.05; therefore, there is a statistically significant difference in the mean of both variables. The test was carried out in order to understand and test the significance of

the relationship of employment status and Women empowerment. The results indicate a significance of 0.000 for women empowerment. So, we reject null hypothesis that there is no relationship between employment status and women empowerment. Employment status and women empowerment are significant as per our alternate hypothesis.

6.7.7. Size of Family and Poverty Alleviation

1. Chi-Square:

In table 82 the significance calculated in chi square is 0.040 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there is a significant relationship between Size of Family and Poverty alleviation. The null hypothesis denotes that there is no relationship between Size of Family and Poverty alleviation. Therefore, we accept our alternate hypothesis that there is a significant relationship between Size of Family and Poverty alleviation

2. Correlation:

Table 83 shows that Size of Family and Poverty Alleviation have a statistically significant linear relationship. The direction of the relationship is positive (i.e. Size of Family and Poverty Alleviation are positively correlated). In this case, the value of Pearson's R is 0.87 which denotes a positive correlated relationship between Size of Family and Poverty Alleviation. This means that with the increase in family size the poverty alleviation increases. Thus, the null hypothesis is rejected. The null hypothesis denotes that there is no relationship between Size of Family and Poverty Alleviation. Therefore, we accept our alternate hypothesis that size of family has an impact on poverty alleviation. As there is a significant relationship between Size of Family and Poverty Alleviation so we will accept our alternate hypothesis.

3. ANOVA:

Table 84 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.046 for poverty alleviation with size of family, which are below 0.05; therefore, there is a statistically significant difference in the mean of both variables. The test was carried out in order to understand and test the significance of the relationship of size of family with Poverty alleviation. The results indicate a significance of 0.046 for poverty alleviation. The null hypothesis states that there is no relationship between size of family and Poverty alleviation. The null hypothesis is rejected. So we can conclude that there is a significant relationship between size of family and Poverty alleviation as per the alternate hypothesis.

6.7.8. Size of Family and Women Empowerment

1. Chi-Square Test

In table 85 the significance calculated in chi square is 0.060. As the chi square calculated value is more than the critical value which in this case is 0.05 percent. Thus, there is an insignificant relationship between size of family and women empowerment.

2. Correlation:

Table 86, shows that size of family and women empowerment has a statistically significant and negative relationship. The direction of the relationship is negative (i.e. Size of family and women empowerment are negatively correlated). In this case, the value of Pearson's r is 0.3 which denotes very little correlated relationship between size of family and women empowerment.

3. ANOVA:

Table 87 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.063 for women

empowerment with size of family, which lie above 0.05; therefore, there is a statistically insignificant difference in the mean of both variables. The test showed that relationship of size of family and women empowerment is insignificant.

6.7.9. Financial Literacy and Poverty Alleviation

1. Chi-Square Test

In table 88 the significance calculated in chi square is 0.021 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there is a significant relationship between financial literacy and poverty alleviation. The null hypothesis denotes that there is no relationship between financial literacy and poverty alleviation. Therefore, we accept our alternate hypothesis that there is a significant relationship between financial literacy and poverty alleviation.

2. Correlation:

Table 89 shows that financial literacy and poverty alleviation have a statistically significant linear relationship. The direction of the relationship is positive (i.e. financial literacy and poverty alleviation are positively correlated). In this case, the value of Pearson's r is 0.8 which denotes a highly positive correlated relationship between financial literacy and poverty alleviation. This means that poverty alleviation will increase as financial literacy increases. Thus, the null hypothesis is rejected. The null hypothesis denotes that there is no relationship between financial literacy and poverty alleviation. As there is a significant relationship between financial literacy and poverty alleviation so we will accept our alternate hypothesis.

3. ANOVA:

Table 90 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.030 for poverty alleviation with financial literacy, which are below 0.05; therefore, there is a statistically significant difference in the mean of both variables. The test was carried out in order to understand and test the significance of the relationship of financial literacy with poverty alleviation. The results indicate a significance of 0.030 for poverty alleviation. The null hypothesis states that there is no relationship between financial literacy and poverty alleviation. The null hypothesis is rejected. So we can conclude that there is a significant relationship between financial literacy and poverty alleviation as per the alternate hypothesis.

6.7.10. Financial Literacy and Women Empowerment

1. Chi-square test:

In table 91 the significance calculated in chi square is 0.030 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there is a significant relationship between financial literacy and women empowerment. The null hypothesis denotes that there is no relationship between financial literacy and women empowerment. Therefore, we accept our alternate hypothesis that there is a significant relationship between financial literacy and women empowerment

2. Correlation:

Table 92 shows that financial literacy and women empowerment have a statistically significant linear relationship. The direction of the relationship is positive (i.e. financial literacy and women empowerment are positively correlated). In this case, the value of Pearson's R is 0.7 which denotes a highly positive correlated relationship between financial literacy and women empowerment. This

means that women empowerment will increase as financial literacy increases. Thus, the null hypothesis is rejected. The null hypothesis denotes that there is no relationship between financial literacy and women empowerment. As there is a significant relationship between financial literacy and women empowerment so we will accept our alternate hypothesis

3. ANOVA:

Table 93 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.022 for women empowerment with financial literacy, which are below 0.05; therefore, there is a statistically significant difference in the mean of both variables. The test was carried out in order to understand and test the significance of the relationship of financial literacy and women empowerment. The results indicate a significance of 0.022 for women empowerment. So, we reject null hypothesis that there is no relationship between financial literacy and women empowerment. Financial literacy and women empowerment are significant.

6.7.11. Area and Poverty Alleviation

1. Chi-Square Test

Area is divided into urban and rural area. We wanted to assess the impact or area of poverty alleviation to prove our assumption that urban areas have less poverty than rural areas due to the availability of job opportunities and other facilities. In table 94 the significance calculated in chi square is 0.010 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there is a significant relationship between area and poverty alleviation. The null hypothesis is rejected. The null hypothesis denotes that there is no relationship between area and poverty alleviation. Therefore, we accept our alternate hypothesis that there is a significant relationship between area and poverty alleviation.

2. Correlation:

Table 95 shows that area and poverty alleviation have a statistically significant linear relationship. The direction of the relationship is positive (i.e. Area and poverty alleviation are positively correlated). In this case, the value of Pearson's r is 0.8 which denotes a highly positive correlated relationship between area and poverty alleviation. This means that poverty alleviation will depend on area, better and developed the area more poverty alleviation will take place. Thus, the null hypothesis is rejected. The null hypothesis denotes that there is no relationship between area and poverty alleviation. As there is a significant relationship between area and poverty alleviation so we will accept our alternate hypothesis.

3. ANOVA:

Table 96 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.008 for poverty alleviation with area, which are below 0.05; therefore, there is a statistically significant difference in the mean of both variables. The test was carried out in order to understand and test the significance of the relationship of area with poverty alleviation. The results indicate a significance of 0.008 for poverty alleviation. The null hypothesis states that there is no relationship between area and poverty alleviation. The null hypothesis is rejected. So we can conclude that there is a significant relationship between area and poverty alleviation as per the alternate hypothesis.

6.7.12. Area and Women Empowerment

1. Chi-Square:

In table 97 the significance calculated in chi square is 0.001 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there is a significant relationship between area and women empowerment. The null hypothesis denotes

that there is no relationship between area and women empowerment. Therefore, we accept our alternate hypothesis that there is a significant relationship between area and women empowerment.

2. Correlation:

Table 98 shows that area and women empowerment have a statistically significant linear relationship. The direction of the relationship is positive (i.e. Area and women empowerment are positively correlated). In this case, the value of Pearson's R is 0.86 which denotes a highly positive correlated relationship between area and women empowerment. This means that poverty alleviation will increase as with the development of area. This implies that women empowerment in urban areas will be more. Thus, the null hypothesis is rejected. The null hypothesis denotes that there is no relationship between area and women empowerment. As there is a significant relationship between area and women empowerment so we will accept our alternate hypothesis.

3. ANOVA:

Table 99 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value 0.024 for women empowerment with area, which are below 0.05, therefore, there is a statistically significant difference in the mean of both variables. The test was carried out in order to understand and test the significance of the relationship of area and women empowerment. The results indicate a significance of 0.024 for women empowerment. So, we reject null hypothesis that there is no relationship between area and women empowerment. Therefore, we accept our alternate hypothesis that area has an impact on women empowerment.

6.7.13. Employment status of spouse and poverty alleviation

1. Chi square test:

In table 115 the significance calculated in chi square is 0.009 which is less than 0.05. Thus, there is a significant relationship between Employment status of spouse and Poverty Alleviation.

2. Correlation:

Table 116 shows that employment status of spouse and poverty alleviation has a statistically significant linear relationship. The direction of the relationship is positive. In this case, the value of Pearson's R is 0.64 which denotes a slightly positive correlated relationship between employment status of spouse and poverty alleviation.

3. ANOVA test:

Table 117 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. The test was carried out in order to understand and test the significance of the relationship of employment status of spouse with poverty alleviation. The results indicate a significance of 0.009. So we can conclude that there is a significant relationship between employment status of spouse and poverty alleviation as per the alternate hypothesis.

6.7.14. Employment status of spouse and women empowerment

1. Chi square

In table 118 the significance calculated in chi square is 0.031 which is less than 0.05. Thus, there is a moderately significant relationship between employment status of spouse and women empowerment.

2. Correlation:

Table 119 shows that employment status of spouse and women empowerment has a statistically significant linear relationship. The direction of the relationship is positive. In this case, the value of Pearson's R is 0.5 which denotes a slightly positive correlated relationship between employment status of spouse and women empowerment.

3. ANOVA:

Table 120 shows the output of the ANOVA analysis. The test was carried out in order to understand and test the significance of the relationship of employment status of spouse and women empowerment. The results indicate a significance of 0.031 for women empowerment. Employment status of spouse and women empowerment has significant relationship.

6.7.15. Education of spouse and poverty alleviation

1. Chi square

In table 121 the significance calculated in chi square is 0.031 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent.

2. Correlation:

Table 122 shows that education of spouse and poverty alleviation has a statistically significant linear relationship. The direction of the relationship is positive. In this case, the value of Pearson's R is 0.64 which denotes a slightly positive correlated relationship between education of spouse and poverty alleviation.

3. ANOVA:

Table 123 shows the output of the ANOVA analysis. The test was carried out in order to understand and test the significance of the relationship between education of spouse and poverty alleviation. The results indicate a significance of 0.031 showing that education of spouse and poverty alleviation has significant relationship.

6.7.16. Education of spouse and women empowerment

1. Chi square

In table 124 the significance calculated in chi square is 0.031 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there is a moderately significant relationship between education of spouse and women empowerment.

2. Correlation:

Table 125 shows that education of spouse and women empowerment has a statistically significant linear relationship. The direction of the relationship is positive. In this case, the value of Pearson's R is 0.69 which denotes a slightly positive correlated relationship between education of spouse and women empowerment.

3. ANOVA:

Table 126 shows the output of the ANOVA analysis. The test was carried out in order to understand and test the significance of the relationship between education of spouse and women empowerment. The results indicate a significance of 0.031 showing that education of spouse and women empowerment has significant relationship.

6.7.17. Other grants and poverty alleviation:

We used the variable Other grants to show if the respondents are or have been in the past receiving financial grant from other social protection programs other than BISP such as Bait ul Maal and Zaqat. The impact of this other grant on respondent's poverty alleviation and empowerment is positive thereby showing that both our treatment (beneficiaries) and control groups (non-beneficiaries) are not perfect. There is no law that prohibits BISP beneficiaries from taking other grants neither that BISP collect data of this variable. Hence it is important to see the impact of this other grant. Through our primary survey we were able to find that (table 133) only 7 beneficiaries

were taking other grant whereas 33 non-beneficiaries were taking other grants. This also helps us understand why the difference between the poverty alleviation and women empowerment of beneficiaries and non-beneficiaries was only moderate. Also, it proves that the impact of BISP on poverty alleviation and women empowerment of beneficiaries is not high once compared with non-beneficiaries which shows that the program is not as effective as it claims to be.

1. Chi square test:

In table 127 the significance calculated in chi square is .021 which is less than 0.05. Thus, there is a significant relationship between Employment status of spouse and Poverty Alleviation.

2. Correlation:

Table 128 shows that employment status of spouse and poverty alleviation has a statistically significant linear relationship. The direction of the relationship is positive. In this case, the value of Pearson's R is 0.89 which denotes a highly positive correlated relationship between employment status of spouse and poverty alleviation.

3. ANOVA test:

Table 129 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. The test was carried out in order to understand and test the significance of the relationship of employment status of spouse with poverty alleviation. The results indicate a significance of .021. So we can conclude that there is a significant relationship between employment status of spouse and poverty alleviation as per the alternate hypothesis.

6.7.18. Other grants and women empowerment

1. Chi square

In table 130 the significance calculated in chi square is .020 which is less than 0.05. Thus, there is a moderately significant relationship between employment status of spouse and women empowerment.

2. Correlation:

Table 131 shows that employment status of spouse and women empowerment has a statistically significant linear relationship. The direction of the relationship is positive. In this case, the value of Pearson's R is 0.5 which denotes a slightly positive correlated relationship between employment status of spouse and women empowerment.

3. ANOVA:

Table 132 shows the output of the ANOVA analysis. The test was carried out in order to understand and test the significance of the relationship of employment status of spouse and women empowerment. The results indicate a significance of .021 for women empowerment. Employment status of spouse and women empowerment has significant relationship.

6.7.19. Land Rights and Poverty alleviation

1. Chi- square

In table 53 the significance calculated in chi square is 0.001 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there is a significant relationship between land rights and poverty alleviation. The null hypothesis is rejected. The null hypothesis denotes the lack of relationship between land rights and poverty alleviation. Thus, there is a significant relationship between land rights and poverty alleviation and we conclude that land rights have an impact on poverty alleviation.

2. Correlation

Table 57 shows that land rights and Poverty Alleviation have a statistically significant linear relationship. The direction of the relationship is positive (i.e. Land rights and Poverty Alleviation are positively correlated). In this case, the value of Pearson's R is 0.69 which denotes a highly positive correlated relationship between land rights and Poverty Alleviation. This means that poverty alleviation will increase as acquisition of land ownership rights increases. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of relationship between land rights and poverty alleviation. As there is a significant relationship between acquisition of land ownership rights and poverty alleviation so we will accept our alternate hypothesis.

3. ANOVA

The table 61 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.028 which is below 0.05 therefore; there is a statistically significant difference in the mean of both variables. This test was carried out in order to understand and test the significance of the relationship between different variables. The results indicate a significance of 0.028. The null hypothesis states that there is no relationship between land rights and women empowerment thus, the null hypothesis is rejected. So we can conclude that there is a significant relationship between land rights and women empowerment as per the alternate hypothesis.

6.7.20. Land Rights and Women Empowerment

1. Chi square

In table 52 the significance calculated in chi square is 0.001 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there is a significant relationship between land rights and women empowerment. The null hypothesis is

rejected. The null hypothesis denotes the lack of relationship between land rights and women empowerment. Thus, there is a significant relationship between land rights and women empowerment.

2. Correlation

Table 56 shows that land rights and women empowerment have a statistically significant linear relationship. The direction of the relationship is positive (i.e. land rights and women empowerment are positively correlated). In this case, the value of Pearson's R is 0.37 which denotes a positive correlated relationship between land rights and women empowerment. This means that women empowerment will increase as BISP acquisition of land rights increases. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of relationship between land rights and women empowerment. As there is a significant relationship between land rights and women empowerment although the value shows low correlation but we will accept our alternate hypothesis.

3. ANOVA

Table 60 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.039, which is below 0.05; therefore, there is a statistically significant difference in the mean of both variables. This test was carried out in order to understand and test the significance of the relationship between different variables. The results indicate a significance of 0.039. The null hypothesis states that there is no relationship between land rights and women empowerment thus, the null hypothesis is rejected. So we can conclude that there is a significant relationship between land rights and women empowerment as per the alternate hypothesis.

6.8. SPSS results and analysis for outcome variables

6.8.1. Women Empowerment and Access to credit

1. Chi square test:

In table 100 the significance calculated in chi square is 0.021 which is less than 0.05. The chi square test is carried out to check the independence of the two variables. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of impact between women empowerment and access to credit. Thus, we reject the null hypothesis and conclude that there is a significant impact of women empowerment on access to credit.

2. Correlation:

In table 101, correlation coefficient is 0.821 which falls between the magnitudes 0.9. This indicates that women empowerment and access to credit are highly correlated. The direction of the relationship is also positive (i.e. women empowerment and access to credit are positively correlated).

3. ANOVA test:

The table 102 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.004, which is below 0.05 therefore; there is a statistically significant difference in the mean of both variables.

6.8.2. Women Empowerment and Rise in Investment Level

1. Chi Square:

In table 103 the significance calculated in chi square is 0.01 which is less than 0.05. The chi square test is carried out to check the independence of the two variables. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of impact between women empowerment and rise in investment level. Thus, there is a strong impact of women empowerment on rise in investment level.

2. Correlation:

In table 104, correlation coefficient is 0.901 which falls between the magnitude 0.9 and 1.0. This indicates that women empowerment and rise in investment level are highly correlated. The direction of the relationship is also positive (i.e. women empowerment and rise in investment level positively correlated).

3. ANOVA:

Table 105 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.000, which is below 0.05 therefore; there is a statistically significant difference in the mean of both variables.

6.8.3. Women Empowerment and Autonomy

1. Chi square test

In table 106 the significance calculated in chi square is 0.02 which is less than 0.05. The chi square test is carried out to check the independence of the two variables. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, the null hypothesis is

rejected. The null hypothesis denotes the lack of impact between women empowerment and autonomy. Thus, there is a strong impact of women empowerment on autonomy.

2. Correlation:

In the table 107, correlation coefficient is 0.900 which falls between the magnitude 0.9 and 1.0. This indicates that women empowerment and autonomy are highly correlated. The direction of the relationship is also positive (i.e. women empowerment and autonomy are positively correlated).

3. ANOVA test:

Table 108 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.000, which is below 0.05 therefore; there is a statistically significant difference in the mean of both variables.

6.8.4. Women Empowerment and Representation in Local, Regional political campaigns

1. Chi square test

In table 109 the significance calculated in chi square is 0.00 which is less than 0.05. The chi square test is carried out to check the independence of the two variables. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of impact between women empowerment and representation in local, regional and national bodies of Government. Thus, there is a significant impact of women empowerment on representation in local, regional and national bodies of Government.

2. Correlation

In the table 110, correlation coefficient is 0.810 which falls between the magnitude 0.7 and 0.9. This indicates that women empowerment and representation in local, regional and national bodies of Government are highly correlated. The direction of the relationship is also positive (i.e. women

empowerment and representation in local, regional and national bodies of Government are positively correlated).

3. ANOVA test

Table 111 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.003, which is below 0.05 therefore; there is a statistically significant difference in the mean of both variables

6.8.5. Women Empowerment and Collective Awareness of Injustice

1. Chi square test

In table 112 the significance calculated in chi square is 0.01 which is less than 0.05. The chi square test is carried out to check the independence of the two variables. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of relationship between women empowerment and collective awareness of injustice. Thus, there is a relationship between women empowerment and collective awareness of injustice.

2. Correlation

In the table 113, correlation coefficient is 0.840 which falls between the magnitude 0.7 and 0.9. This indicates that women empowerment and collective awareness of injustice are highly correlated. The direction of the relationship is also positive (i.e. women empowerment and collective awareness of injustice are positively correlated).

3. ANOVA test

The table 114 shows the output of the ANOVA analysis and whether there is a statistically significant difference between our group means. We can see that the significance value is 0.001,

which is below 0.05 therefore; there is a statistically significant difference in the mean of both variables

6.9. Reliability and Validity:

The nature of the data collection was primary due to the fact that a survey was used. Thus, in order to test the consistency and validity of the data, a series of tables were formulated. This was performed in order to ensure that the data remains consistent throughout the various tests employed. Moreover, the similar results for ANOVA and chi square further elaborate that the results are in fact consistent.

We further employed two different techniques in order to ensure that our results were reliable. We performed four tests namely Chi square test, Pearson's R test, ANOVA Test, and Cross Tabulation on all variables using SPSS software to assess the impact of BISP unconditional cash transfer program on women empowerment and poverty alleviation using data collected from field survey from target area in 2019 by our thesis group members. Furthermore, we used Difference-in-Difference technique to assess the impact of BISP unconditional cash transfer program on women empowerment and poverty alleviation by comparing the data of beneficiaries and non-beneficiaries from year 2010 and 2019. This way we employed both longitudinal and cross sectional study in our thesis to ensure consistency, validity and reliability.

Chapter 7: Discussion

The objective of BISP is to alleviate poverty and empower women. The program is one of its kinds in Pakistan. It provides targeted conditional and unconditional grants to the poorest women all across Pakistan. BISP chose women as its target group because BISP understood the issue of feminization of poverty which basically means that poverty hits women more deeply than it does man as women are more vulnerable and insecure. The stated objective of BISP is to alleviate poverty through provision of cash grants and empowering women by making them direct recipients of the cash grants. The aim of our study is to evaluate the extent to which BISP is successful in actually empowering women and alleviating poverty. For this purpose, firstly we performed thematic analysis on our quantitative data that we collected through semi-structured interviews. Through the interviews, we were able to get two sided view about BISP. Most of the people we interviewed said that BISP program is a positive program that empowers women and eradicates poverty to some extent. On the other side, we were able to get a negative picture of BISP from two people; a renowned economist who previously worked with BISP and a former bureaucrat who served as former FPSC member as well. We then conducted our own survey to collect information directly from beneficiaries and assessed the results using SPSS software and difference in difference approach to see what the true impact of BISP on the beneficiaries is and which perceptive out of the two that we gathered from our interview respondents was more reliable.

From our D-in-D analysis we found that the averages value of poverty alleviation for beneficiaries is 1.64 whereas the average value of poverty alleviation for non-beneficiaries is 0.83 showing a difference of 0.81. This means that beneficiaries were able to alleviate poverty better than the non-beneficiaries. Although the difference between the both values is 0.81 which is not considered

highly significant but it shows that beneficiaries were able to do better due to this additional grant by BISP unconditional programs as it acts as an add-on to the total income of the household. The PMT score selected for comparison for both the beneficiaries and non-beneficiaries was lying in same range thus the impact can be seen clearly. Hence, it is concluded that although the difference between the average values of poverty alleviation of beneficiaries and non-beneficiaries is not highly significant but the provision of BISP unconditional transfer has a positive impact of poverty alleviation.

In terms of women empowerment, D in D method was used to assess the difference between empowerments of beneficiaries and non-beneficiaries. The dependent variable women empowerment is divided in to four main categories social, economic, political and psychological empowerment. These categories are further defined in sub-categories. Such as social empowerment is defined in terms of lack of discrimination against daughters, participation in domestic decision-making; freedom from domestic violence, women's freedom of movement in social spaces (mobility) and improved health conditions on individual level and on community level they are divided into shifts in marriage and kinship systems indicating greater value and autonomy for women (domestic decision making, freedom from domestic violence and social mobility).

Similarly, economic empowerment is defined as women's control over income, women's ownership of assets and land and ability to make purchases on individual level and on community level they are divided into access to credit and rise in investment level. Respectively, political empowerment on individual level is categorized into knowledge of political system, exercising the right to vote, number of women who acquire ID cards and women's mobilization in the local political system/campaigns and on community level it is defined as representation in local, regional

and national bodies of government. Lastly, psychological empowerment is defined in terms of self-esteem, self-confidence and self- efficacy on individual level and on community level as collective awareness of injustice.

Data for these women empowerment indicators for both beneficiaries as well as non-beneficiaries was collected in two stages. Firstly, of 2010, when the program was just started which was collected by BISP survey team and the second was of 2019 or present day data acquired by our thesis group members. From the comparison of before the start of program data (2010) and the present day (2019) the average values for all the variables were calculated for both beneficiaries and non-beneficiaries. The overall values in the tables were acquired through indexing techniques. The variables were merged and clubbed to get the average for each category. From the values of social, political, social and psychological the overall women empowerment value was calculated. Results showed that out of all four indicators BISP unconditional cash transfer has the greatest impact on economic empowerment as it gives women the access to credit by handing the cash directly into her hand. Also, political empowerment is impacted because the eligibility criteria for BISP grant is the possession of CNIC which acts as a motivator for casting votes and participate in election process. Social empowerment is possible because to acquire the BISP grant women have to travel to the shop which adds enables social mobility. Lastly, psychological empowerment is enhanced as beneficiary feel worthy when she becomes the reason for this additional income. Furthermore, in all types, beneficiaries are more empowered than non-beneficiaries thereby implying that BISP unconditional cash transfer does have a positive impact on women empowerment. From the results of our D in D method we have proven that BISP unconditional cash transfer program has a positive impact of women empowerment and poverty alleviation. Thus we will accept our alternate hypothesis and reject our null hypothesis.

We performed four tests namely chi square, ANOVA, correlation, and crosstabs on all variables using SPSS software in order to determine their statistical relationship with one another. Furthermore, we calculated frequencies and case processing summary for some variables that we wanted to analyze further in depth. The cross tabs were used to generate information about *bivariate* relationships. We performed this test to observe information about the interaction of different variables. We created cross link between BISP unconditional Cash Transfer program and poverty alleviation. BISP unconditional Cash Transfer program is the independent variable whose relationship with poverty alleviation was to be assessed. If there is a significant relationship between BISP unconditional Cash Transfer program and Poverty alleviation then our alternate hypothesis will be accepted and if there is no relationship between the two variables then the null hypothesis (no relationship) will be rejected in favor of the alternative hypothesis (there is a relationship).

Poverty alleviation is the dependent variable which is measured using MPI indicators and monetary income (i.e. per month income of household). Three MPI indicators have been selected to assess multi-dimensional poverty in our thesis namely, living standards, education and health. Living standards was measured using 6 main variables which were; access to reliable electricity, Assets owned, Type of Fuel used for cooking, Ownership of livestock animals, number of rooms in house, and type of toilet. Education indicator used was the number of years of schooling whereas two indicators for health were used namely Child Mortality and children immunization. The poverty alleviation was then computed using indexes. All the variables of MPI indicators were clubbed with monetary poverty indicator and final index was calculated using MS EXCEL 2016.

The results of crosstab on poverty alleviation and women empowerment showed that the highest poverty alleviation score for beneficiaries is 1.89 whereas the highest score for non-beneficiaries

is 1.67. Also, 10 beneficiaries have a poverty alleviation score of 1.78 whereas the highest number of non-beneficiaries (i.e.11) has a poverty alleviation score of 1.33. This shows that most of the beneficiaries have less poverty as compared to non-beneficiaries. This means that BISP unconditional Cash Transfer program that was being given to only beneficiaries had a positive impact on their poverty alleviation. Thus we will accept our alternate hypothesis that there is a positive relationship between BISP unconditional Cash Transfer program and poverty alleviation. However, the values of poverty alleviation for both beneficiaries and non- beneficiaries we see that there is only a moderate difference. This implies that although BISP unconditional Cash Transfer program has a positive relationship with poverty alleviation of beneficiaries but once compared with non-beneficiaries their poverty alleviation is only moderately higher. Hence BISP unconditional Cash Transfer program does have positive impact on beneficiary's life but this impact is only moderate. There is a need to either reform the existing program or introduce new programs that ensure that there is a marked difference between the differences of poverty alleviation of beneficiaries and non- beneficiaries so that the program has more effectiveness. At this point, the program can be said to have positive impact on poverty alleviation but its effectiveness needs to be improved further if BISP is to fulfill its objective of alleviating poverty. Similarly, we created crosstabs to observe information about the interaction of BISP unconditional Cash Transfer program and women empowerment and their dependence on each other. Women empowerment is the dependent variable which was calculated by clubbing and indexing all the four variables namely; economic empowerment, social empowerment, political empowerment and psychological empowerment used for measuring women empowerment. The indexed values of all clubbed variables were used to compute women empowerment using MS EXCEL 2016 which was

then evaluated against BISP unconditional cash transfer program to assess the impact of the program on women empowerment.

The results showed that the highest women empowerment score for beneficiaries is 1.50 whereas the highest score for non-beneficiaries is 1.18. Also, 12 beneficiaries have women empowerment score of 1.11 whereas the highest number of non-beneficiaries (i.e.10) has a women empowerment score of 1.03. This shows that most of the beneficiaries are more empowered as compared to non-beneficiaries. This means that BISP unconditional Cash Transfer program that was being given to only beneficiaries had a positive impact on their empowerment. Thus we will accept our alternate hypothesis that there is a positive relationship between BISP unconditional Cash Transfer program and women empowerment.

However, the values of empowerment for both beneficiaries and non- beneficiaries we see that there is only a moderate difference. This implies that although BISP unconditional Cash Transfer program has a positive relationship with women empowerment of beneficiaries but once compared with non-beneficiaries their empowerment is only moderately higher (same can be observed in the case of all types of empowerments namely; political, social, economic and psychological). Hence BISP unconditional Cash Transfer program does have positive impact on beneficiary's life but this impact is only moderate. There is a need to either reform the existing program or introduce new programs that ensure that there is a marked difference between the differences of empowerment of beneficiaries and non- beneficiaries so that the program has more effectiveness. At this point, the program can be said to have positive impact on women empowerment but its effectiveness needs to be improved further if BISP is to fulfill its objective of empowering women.

We also created crosstabs to observe information about the interaction of BISP unconditional Cash Transfer program and social empowerment and their dependence on each other. Social

empowerment is the dependent variable which was calculated by clubbing and indexing all the five variables namely; lack of discrimination against daughters, participation in domestic decision-making, freedom from domestic violence, women's freedom of movement in social spaces (mobility) and improved health conditions used for measuring Social empowerment. The indexed values of all clubbed variables were used to compute economic empowerment which was then evaluated against BISP unconditional cash transfer program to assess the impact of the program on women's Social empowerment.

The results showed that the highest social empowerment score for beneficiaries is 1.22 whereas the highest score for non-beneficiaries is 0.91. Also, 14 beneficiaries have a social empowerment score of 0.82 whereas the highest number of non-beneficiaries (i.e.12) has a social empowerment score of 0.67. This shows that most of the beneficiaries are more socially empowered as compared to non-beneficiaries. This means that BISP unconditional Cash Transfer program that was being given to only beneficiaries had a positive impact on their empowerment. Thus we will accept our alternate hypothesis that there is a positive relationship between BISP unconditional Cash Transfer program and social empowerment.

However, the values of social empowerment for both beneficiaries and non- beneficiaries we see that there is only a moderate difference. This implies that although BISP unconditional Cash Transfer program has a positive relationship with social empowerment of beneficiaries but once compared with non-beneficiaries their empowerment is only moderately higher. Hence BISP unconditional Cash Transfer program does have positive impact on beneficiary's life but this impact is only moderate. There is a need to either reform the existing program or introduce new programs that ensure that there is a marked difference between the differences of social

empowerment of beneficiaries and non- beneficiaries so that the program has more effectiveness. At this point, the program can be said to have positive impact on social empowerment but its effectiveness needs to be improved further if BISP is to fulfill its objective of empowering women. We also created crosstabs to observe information about the interaction of BISP unconditional Cash Transfer program and economic empowerment and their dependence on each other. Economic empowerment is the dependent variable which was calculated by clubbing and indexing all the three variables namely; women's control over income, women's ownership of assets and land, ability to make purchases used for measuring economic empowerment. The indexed values of all clubbed variables were used to compute economic empowerment which was then evaluated against BISP unconditional cash transfer program to assess the impact of the program on women's economic empowerment.

The results showed that the highest economic empowerment score for beneficiaries is 2.52 whereas the highest score for non-beneficiaries is 2.26. Also, 14 beneficiaries have economic empowerment score of 2.26 whereas the highest number of non-beneficiaries (i.e. 10) has an economic empowerment score of 1.85. This shows that most of the beneficiaries are more economically empowered as compared to non-beneficiaries. This means that BISP unconditional Cash Transfer program that was being given to only beneficiaries had a positive impact on their economic empowerment. Thus we will accept our alternate hypothesis that there is a positive relationship between BISP unconditional Cash Transfer program and economic empowerment.

Moreover, we created cross tabs to observe information about the interaction of BISP unconditional Cash Transfer program and political empowerment and their dependence on each other. Political Empowerment is the dependent variable which was calculated by clubbing and indexing all the four variables namely; knowledge of political system, exercising the right to vote,

number of women who acquire ID cards and women's mobilization in the local political system/campaigns used for measuring Political Empowerment. The indexed values of all clubbed variables were used to compute Political Empowerment which was then evaluated against BISP unconditional cash transfer program to assess the impact of the program on women's political empowerment.

The results showed that the highest political empowerment score for beneficiaries is 1.45 whereas the highest score for non-beneficiaries is 0.86. Also, 13 beneficiaries have a political empowerment score of 0.71 whereas the highest number of non-beneficiaries (i.e.12) has a political empowerment score of 0.43. This shows that most of the beneficiaries are more politically empowered as compared to non-beneficiaries. This means that BISP unconditional Cash Transfer program that was being given to only beneficiaries had a positive impact on their political empowerment. Thus we will accept our alternate hypothesis that there is a positive relationship between BISP unconditional Cash Transfer program and political empowerment

We also created crosstabs to observe information about the interaction of BISP unconditional Cash Transfer program and psychological empowerment and their dependence on each other. Psychological empowerment is the dependent variable which was calculated by clubbing and indexing all the three variables namely; self-esteem, self-confidence and self- efficacy used for measuring psychological empowerment. The indexed values of all clubbed variables were used to compute psychological empowerment which was then evaluated against BISP unconditional cash transfer program to assess the impact of the program on women's psychological empowerment. The indexed values of all clubbed variables were used to compute women empowerment using MS EXCEL 2016.

The results showed that the highest psychological empowerment score for beneficiaries is 2.31 whereas the highest score for non-beneficiaries is 2.16. Also, 14 beneficiaries have psychological empowerment score of 2.16 whereas the highest number of non-beneficiaries (i.e.10) has a women empowerment score of 1.85. This shows that most of the beneficiaries are more politically empowered as compared to non-beneficiaries. This means that BISP unconditional Cash Transfer program that was being given to only beneficiaries had a positive impact on their political empowerment. Thus we will accept our alternate hypothesis that there is a positive relationship between BISP unconditional Cash Transfer program and psychological empowerment

The results of chi square test also helped us prove our alternate hypothesis correct. The chi-square test for independence, also called Pearson's chi-square test or the chi-square test of association, is used to discover if there is a relationship between two categorical variables, (i.e., whether the variables are independent or related). If the P-value is less than (or equal to) 0.05, then the null hypothesis (no impact) is rejected in favor of the alternative hypothesis (there is impact). And, if the P-value is greater than 0.05, then the null hypothesis is not rejected. A chi square test was run to discover if there is a relationship between BISP unconditional Cash Transfer program and poverty alleviation. The significance calculated in chi square is 0.021 which is less than 0.05. Furthermore, the chi square test was carried out to check the relationship between BISP unconditional Cash Transfer program and women empowerment. . The significance calculated in chi square is 0.014 which is less than 0.05. As the chi square calculated value is less than the critical value which in this case is 0.05 percent. Thus, there is a significant relationship between BISP unconditional Cash Transfer program and women empowerment.

We were able to find correlation between our independent and dependent variables using SPSS software as well. The Pearson correlation coefficient also referred to as Pearson's R, or the bivariate

correlation, is a measure of the linear correlation between two variables X and Y. It has a value between +1 and -1, where 1 is total positive linear correlation, 0 is no linear correlation, and -1 is total negative linear correlation. Correlation gives a numerical summary of the degree of association between two variables. Correlation coefficients whose magnitude is between 0.9 and 1.0 indicate variables which can be considered very highly correlated. Correlation coefficients whose magnitude is between 0.7 and 0.9 indicate variables which can be considered highly correlated. Correlation coefficients whose magnitude is between 0.5 and 0.7 indicate variables which can be considered moderately correlated. Correlation coefficients whose magnitude is between 0.3 and 0.5 indicate variables which have a low correlation. Correlation coefficients whose magnitude is less than 0.3 have little if any (linear) correlation

The results of correlation proved that Cash Transfers and Poverty Alleviation have a statistically significant linear relationship. The direction of the relationship is positive (i.e. BISP unconditional Cash Transfer program and Poverty Alleviation are positively correlated). The value of Pearson's R is 0.8 which denotes a highly positive correlated relationship between BISP unconditional Cash Transfer program and Poverty Alleviation. This means that poverty alleviation will increase as BISP unconditional Cash Transfer program increases. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of relationship between BISP unconditional Cash Transfer program and poverty alleviation. As there is a significant relationship between BISP unconditional Cash Transfer program and poverty alleviation so we will accept our alternate hypothesis.

Furthermore, results of correlation showed that BISP unconditional Cash Transfer program and women empowerment have a statistically significant linear relationship as the value of Pearson's R is 0.91. The direction of the relationship is positive (i.e. Cash transfers and women empowerment are positively correlated). This means that women empowerment will increase as BISP

unconditional Cash Transfer program increases. Thus, the null hypothesis is rejected. The null hypothesis denotes the lack of relationship between BISP unconditional Cash Transfer program and women empowerment. As there is a significant relationship between BISP unconditional Cash Transfer program and women empowerment so we will accept our alternate hypothesis. Similar results were observed for political, social, economic and psychological empowerment.

One-way analysis of variance (ANOVA) test was carried out in order to understand and test the significance of the relationship between different variables. The one-way analysis of variance (ANOVA) is used to determine whether there are any statistically significant differences between the means of two or more independent variables. If the P-value is less than (or equal to) 0.05, then the null hypothesis (no impact) is rejected in favor of the alternative hypothesis (there is impact). And, if the P-value is greater than 0.05, then the null hypothesis is not rejected.

The results showed that BISP unconditional cash transfer program and poverty alleviation has the significance value 0.002 which is below 0.05; therefore, the null hypothesis states that there is no relationship between BISP unconditional cash transfer program and poverty alleviation thus, the null hypothesis is rejected. So we can conclude that there is a significant relationship between BISP unconditional cash transfer program and poverty alleviation as per the alternate hypothesis. Furthermore, the results showed that BISP unconditional cash transfer program and women empowerment have significance of 0.002. The null hypothesis states that there is no relationship between BISP unconditional cash transfer program and women empowerment thus, the null hypothesis is rejected. So we can conclude that there is a significant relationship between BISP unconditional cash transfer program and women empowerment as per the alternate hypothesis. Similar results were observed for political, social, economic and psychological empowerment.

In order to assess the impact of our mediating variable on women empowerment and poverty alleviation we conducted three tests namely chi square test, correlation, and ANOVA test. Bargaining power is the power to make household decisions. The results of all tests showed moderate significance demonstrating that there is to some extent a positive relationship between the mediating variable and women empowerment and poverty alleviation. This implies that if they are given more bargaining power that will lead to increase in their overall empowerment.

We used land rights as moderating variable. If women have acquired land rights than they will have ownership of land due to which their poverty will be reduced and they will be empowered economically as well as socially since they will be given their right of inheritance that most women in Pakistan fail to acquire due to cultural barriers. We asked both beneficiaries and non-beneficiaries if they had acquired land rights in case where their parents did own land and have passed away. We wanted to see the difference between beneficiaries and non-beneficiaries land inheritance that is caused due to BISP program. The results showed that amongst all the respondents; beneficiaries who were taking BISP unconditional cash grants were able to acquire more land in inheritance than non-beneficiaries making them more empowered and less poor. This proves our alternate hypothesis that BISP unconditional cash transfer programs has a positive impact on women empowerment and poverty alleviation.

Furthermore, in order to assess the impact of other moderating variables on women empowerment and poverty alleviation we also conducted three tests namely chi square test, correlation, and ANOVA test. Other moderating variables are size of family, poverty score, area, and education of beneficiary, employment status of beneficiary, other grants and financial literacy. The results of most tests showed that moderators have positive impact on women empowerment as well as poverty alleviation thereby meaning that our initial assumption was correct that these moderators

strengthen the relationship between independent and dependent variables. The overall findings showed that if women live in urban areas and has higher education along with a job, financial literacy, smaller size of family and higher PMT score, the BISP unconditional cash transfer program will have a greater impact on her overall empowerment and poverty alleviation.

Lastly, the outcome variables of each of the four types of empowerment measured in our thesis were also analyzed using three tests namely chi square test, correlation, and ANOVA test. The outcome variables are access to credit, rise in Investment level, Greater autonomy for women (Mobility, Decision making, lack of discrimination, domestic violence), representation in local, regional and national bodies of government and collective awareness of injustice.

Women's political empowerment is expected to result in their representation in local, regional political campaigns. The impact of women empowerment on representation in local, regional political campaigns was testified through Chi square test which showed significant results as 0.000 is less than the critical p value 0.05. Correlation test showed positively significant relation between women empowerment and representation in local, regional political campaigns which shows that greater women empowerment will lead to greater representation in local, regional political campaigns. ANOVA test also showed significant results where P value 0.003 is less than the critical value 0.05. Therefore, with the help of all these tests the hypothesis was proved that women's economic empowerment will result in women's representation in local, regional political campaigns.

Rise in investment level is also an outcome of women's economic empowerment. When asked about their investment in any small business, majority of beneficiaries answered "yes". Beneficiaries were able to save some amount of BISP cash grant and invest it later in small business like buying and selling hens, goat etc. Impact of women empowerment on rise in

investment level was testified through Chi square while the significance of their relation was checked with the help of correlation test. As a result, Chi square test showed p value 0.001 which is less than the critical value 0.05, indicating highly significant impact of women empowerment in rise in investment level. The correlation test also gave highly significant and positive results. Therefore, we conclude that there is a significant relation between women empowerment and rise in investment level.

Social empowerment is expected to increase women's autonomy as well. Some of the indicators for women's autonomy include social mobility of women, participation in household Decision making, women's control over household income and lack of domestic violence. All these sub variables were indexed to get the value for women's autonomy and then the impact of women empowerment was scene on autonomy to assess if women empowerment results in greater autonomy for women. The impact of women empowerment on autonomy was testified through Chi square, correlation tests and ANOVA test. The results of each showed significant impact of women empowerment on autonomy. Thus, all these tests verify our hypothesis that autonomy is one of the outcomes of women's social empowerment.

Women's psychological empowerment is expected to result in collective awareness of injustice. It means that women's awareness regarding any injustice happening in their area, and their ability to raise voice against that injustice will be the outcome of their psychological empowerment. It is expected that greater women's psychological empowerment should result in their greater collective awareness of injustice. The impact of women empowerment on collective awareness of injustice was verified through the chi square test, correlation and ANOVA test. The results of all tests showed that most beneficiaries were aware of the injustice happening in their area. They were able

raise their voice against it and very few of them opted to stay quiet. Therefore, we can conclude that women empowerment and collective awareness of injustice are strongly related to each other

It is expected that BISP unconditional cash transfer program will empower women economically by giving them more control over household income, assets land and resources, and greater ability to make smaller or larger purchases. Women's economic empowerment will result in women's access to credit. The impact of women empowerment on access to credit was checked with the help of a Chi square test, correlation and ANOVA test. It is because women's access to credit or whether she has access to market to take up a loan is an outcome of her economic empowerment. The results of all tests verified that there is a significant relation between women empowerment and access to credit. Therefore, all these tests verify our hypothesis that women's economic empowerment results in access to credit.

To recapitulate, we have performed thematic analysis on our qualitative data and performed D in D method on empirical data along with SPSS tests namely, chi square, ANOVA, frequency, correlation and cross tabs on all independent, dependent, moderating, mediating and outcome variables. The results proved that our initial assumption was correct. Thus we accept our alternate hypothesis that BISP unconditional cash transfer program has a positive impact on women empowerment and poverty alleviation. However, once we compare these values to non-beneficiaries results we find little to moderate difference between the women empowerment and poverty status of respondents. This shows that the program is not that much effective otherwise condition BISP beneficiaries would have been a lot better than that of non-beneficiaries. The study calls for need of future research in the area of south Punjab as well as other southern regions of the country where fewer studies have been conducted to assess the impact of BISP on women

empowerment. Furthermore, there is a need to assess more dimensions of empowerment such as legal empowerment to evaluate true impact on women empowerment.

Chapter 8: Recommendations

Considering the empirical evidences and statistical results of our research, we have derived a few recommendations that can be employed by the government and Benazir Income Support program to rectify the unconditional cash transfer program to enhance its impact on poverty alleviation and women empowerment. The unconditional program alone makes beneficiaries dependent on cash transfers. Households start depending on government and do not make any effort for human or psychological development, which would help them move out of the poverty. Therefore, in order to address this issue other conditional programs of BISP such as Waseela-e-Haq, Waseela-e-Taleem, Waseela-e-Rozgar and Waseela-e-Sehat should be incorporated in the unconditional program. The existing schemes of BISP need to be revised by providing beneficiaries with entrepreneurial skills.

The results of our study show that according to 95% of our respondents, PKR. 5,000 on quarterly basis are enough to sustain a family, but with high inflation rate they cannot fulfill their basic needs with this amount. Current government should raise this amount considering the rise in inflation. However, another issue linked with the unconditional program is the lack of training and awareness. In rural areas women are not provided with training thus they do not possess any financial literacy. They can be trained to achieve basic financial literacy. Due to lack of exposure and awareness the prioritization of necessities for long term benefit is an alien concept for women, they do not know how to spend, where to spend and how to save which can help them in present as well as in future, thus with proper training and awareness program this issue can be resolved.

BISP officials had a clear consensus on the notion that the UCT program attracts people but there is an urgent need to move towards CCT or graduation. On this, Dr. Shujaat Farooq said that we have to shift from UCT programs to CCT. By giving 5,000 PKR to a poor family cannot alleviate poverty. Therefore, it is necessary to shift from UCT to Conditional Cash Transfers. Donors are

also pushing BISP program to convert from UCT to CCT. DG Graduation had a clear vision on the agenda; he proclaimed that we are working on a new program which will be called Graduation. But this program is not functional and major part of population is getting cash from unconditional program. There are different graduation strategies in the world which BISP should apply i.e. i) BIPS should give beneficiaries money or grant, ii) or should give them a loan. Thirdly, BISP should give them a microfinance loan. Moreover, it should give beneficiaries technical vocational training. BISP should incorporate BRAC model as it aims to alleviate poverty through provision of technical and vocational skills as well as business plan to generate income. According to the model, the development and the poverty alleviation needs to be integrated to make beneficiaries self-sufficient. This approach has in long term benefits and creates a sense of responsibility in beneficiaries to make them earn.

There is lack of national cohesion. The provinces lack capacity to handle the resources allocated to them. It would have been better if there was centralization so that the central government would have made long term agenda and all provinces would have implemented it. BISP should be made a national social protection program and given the flag of nation not a specific party. All parallel programs should be scrutinized to find out their strengths and weakness and only their strength should be incarnated into one program. There are many programs operating simultaneously in Pakistan. Many people take advantage of this and get grants from more than one program. All the social protection programs running in Pakistan such as Punjab social protection authority, KPK health cards, and Zakat, Bait-ul-Maal, utilize BISP data, thus resulting into misuse and wastage of resources. Thus, there is a need to streamline all the existing programmes and develop cooperation among them for a more operative impact. The data BISP gathers is authentic and used by many other programs thus legal information sharing platform should be created. This would also control

multiple payments to same people. It would assist in vanishing duplication and would imply more stringent criteria of eligibility.

Despite approval from the World Bank on its performance BISP needs to take accountability issue under consideration so that the scam and corruption can be avoided, although its analysis is beyond the scope of our thesis. For the program's credibility proper supervision and monitoring is needed to be guaranteed. A well-established assessment procedure should be adopted to ensure the adequacy of BISP cash transfers. BISP organization should adopt ring fencing model. According to this model, salary of the employees will be sufficient, so they will not opt for bribery. Ring fencing model ensures that the recruitment process is exceptionally transparent and based on merit, provides security of tenure so there is no fear of political pressures and the rules and regulations are very stringent as well. This model will make BISP free from corruption. Another issue is of scam messages which are also out of our scope but it affects the credibility of the program. BISP should engage the law enforcement agencies so that this problem can be solved.

Considering the field interviews and academic research it is understood that BISP has an inclusive target net as well as an eligibility criteria. All the "ever married women" possessing CNIC lying under the PMT score range of 16-17 are eligible. BISP has introduced a policy for some cases in which unmarried women, those who have not any source of income or women over 40 who are still unmarried and lie under 16-17 PMT score may get the grant. But this policy is not implemented due to inefficiency and delay. There is a dire need for its implementation. Moreover, BISP does not include transgender. Transgender are part of society who lacks employment opportunities. The eligibility criteria need to be revised and transgender should be included under this program.

Lastly, the name of the program "Benazir Income Support Program" creates a controversy itself in the eyes of general public. While collecting quantitative data via surveys for our thesis, we observed a biased impact due to the name. Many beneficiaries believed that this program is supported and financed by the Pakistan People's Party and not by the government of Pakistan. Many beneficiaries claimed that they are obliged to vote for the PPP because they are financing us and we are grateful to them in this respect. This is due to lack of awareness and illiteracy but the name creates a biased impact. Thus, we recommend that it should be changed to "Pakistan Income Support Program" or "Women Income Support Program". This would create a cohesion and acceptability on national level for the program.

Chapter 9: Conclusion

Few years back, many poverty reduction strategies were adopted by the developed and developing countries to reduce poverty and empower women. For this purpose, international community developed a strategy known as Millennium Development Goals (MDGs) which was failed to be achieved by the developing countries. In the recent years, another global poverty reduction strategy, the Sustainable development goals (SDGs) was developed which was again adopted by the developing countries. To alleviate poverty and empower women was one of the major goals of SDGs. various social protections and poverty alleviation programs have been adopted by the countries including Pakistan for the accomplishment of SDGs goals.

Pakistan is a developing country and the increasing risk of natural calamities has emphasized the need for great consideration towards social protection problems especially for women and children. Benazir Income Support Program is Pakistan's one of the largest social safety net program that aims to alleviate poverty and empower women. The policy program was initiated by the ruling Pakistan People's Party (PPP) Government at the time and the program was named after the deceased Benazir Bhutto'. This money is transferred to a woman having no restriction thus; the name is given as unconditional transfer. The program empowers woman in such a way that she can choose on how to utilize the amount provided to her and she's given a privilege to make decisions while utilizing, according to her needs.

The aim of this study was to assess whether BISP is successfully empowering women through poverty eradication and to compare the differences between the living standards and empowerment of women beneficiaries and non-beneficiaries. For this purpose, primary data was collected with the help of survey from women beneficiaries and non-beneficiaries and in-depth semi-structured interview, comprising of both a qualitative and quantitative approach whereby samples of

individual units from a population have been analyzed. These beneficiaries and non-beneficiaries were residing in the rural and urban area of Attock and Rawalpindi districts.

Women empowerment has been analyzed through four major aspects i.e. social empowerment, economic, political and psychological empowerment while, poverty alleviation has been analyzed by various factors such as living standards, level of education and health conditions.

The main findings of this study show a positive impact of BISP unconditional cash transfer program on poverty alleviation and women empowerment. Yet, this impact is very moderate as compared to the non- beneficiaries as a very slight difference have been found between the living standards and empowerment of women beneficiaries and non-beneficiaries. The program provides PKR 5000 after every 3 months to a woman beneficiary who spends most of the money on buying food for her children. This amount on quarter basis is not enough to raise a family's living standard or to alleviate poverty. Therefore, Benazir Income support program needs to improvise its poverty alleviation strategy as well as women empowerment policy on the basis of the above given recommendations.

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APPENDIX

Beneficiaries' Survey

Impact of BISP UCT Program on Women Empowerment and Poverty Alleviation								
Demographics								
FORM#								
urban or rural/Area:								
Poverty Score from BISP PMT scorecard:								
Name of beneficiary (Serial number#)	Age of Beneficiary a. 18-19 b. 20-24 c. 25-29 d. 30-34 e. 35-39 f. 40-44 g. 45-50 h. Above 50	Marital Status a. Married b. Widow c. Divorced d. Separated	Education of Beneficiary a. Illiterate b. Can write name c. Primary (1 to 5) d. Secondary (6 to 10) e. Intermediate (11 to 12) f. Higher (BS/MS)	Employment status of beneficiary a. Employed b. Unemployed c. Inactive	Monthly Salary of beneficiary from job (if applicable) a. Less than 1500 b. 1500-3000 c. 3000-5000 d. 5000-10,000 e. 10,000-15,000 f. 15000,20,000 g. More than 20,000 h. None	Disability of beneficiary a. Vision Impairment. b. Deaf or hard of hearing. c. Mental health conditions. d. physical disability e. other f. None	Financial literacy of beneficiary a. Can use debit cards and ATM machines b. Can count money c. Can create household budget d. Can do basic calculations (Hisaab) e. Illiterate	
Type of Family a. Nuclear b. Joint	Number of beneficiaries in the house: a. 1 b. 2 c. More than 2	Total Number of people in household: a. 1-5 b. 6-10 c. 11-15 d. More than 15	Relationship of beneficiary with household head: a. Wife b. Daughter c. Sister d. Daughter in law e. Herself f. Mother	Number of children of beneficiary a. 1-3 b. 4-6 c. 7-9 d. More than 9 e. None	Number of daughters of beneficiary: a. 1-3 b. 4-6 c. 7-9 d. More than 9 e. None	Number of children in school at the moment? a) 1 b) 2 c) 3 d) 4 e) More than 4 f) All g) None	Number of daughters enrolled in school? a. 1 b. 2 c. 3 d. More than 4 e. None f. All	Are you also getting grant from Waseela-e-Taleem program? a) Yes b) No c) Don't want to answer
Education of beneficiary spouse (if any) a. Illiterate b. Can write name		Employment status of beneficiary spouse (if any) a. Employed	Monthly Income of spouse (if applicable) a) Less than 1500 b) 1500-3000		Is there anyone in house who earns money apart from	Total Household Income earned (Monthly) a. Less than 10,000		Are you getting grant from any other social protection program?

c. Primary (1 to 5) d. Secondary (6 to 10) e. Intermediate (11 to 12) f. Higher (BS/MS)	b. Unemployed c. Inactive	c) 3000-5000 d) 5000-10,000 e) 10,000-15,000 f) 15000,20,000 g) More than 20,000 h) None	you or your husband? a) Son(s) b) Daughter(s) c) Other d) No	b. 10,000-20000 c. 20000-30000 d. 30000-40000 e. 40000-50000 f. More than 50000 g. None	a) Yes b) No
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Poverty Alleviation (MPI INDICATORS)

Living standards

Access to electricity	Assets owned (for whole household)	Type of Fuel used for cooking	Ownership of livestock animals	How many rooms are there in your house?	What type of toilet does your house have?
a. Yes b. No c. Don't want to answer	a) Radio b) TV c) Telephone d) Bicycle e) motorbike f) refrigerator g) car/ truck h) mobile i) heater j) washing machine k) None of the above	a) Dung b) wood c) charcoal d) gas e) electric stove f) Other g) None	a) cattle b) sheep c) goats d) chickens e) buffaloes f) animal for transportation g) none h) other	a) 1 b) 2 c) 3 d) 4 e) More than 4 f) None	a) No toilet b) Flush toilet c) Non-flush toilet

Health Education

Child mortality	Immunization	Years of Schooling:
Any child has died in the family. a. Yes b. No c. Don't want to answer	any children under the age of 5 is not fully immunized a. Yes b. No c. Don't want to answer	Is there any man or women in household above the age of 10 who has no completed 5 years of schooling a. Yes b. No c. Don't want to answer

Women empowerment

Social empowerment

lack of discrimination against daughters	Participation in domestic decision-making
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Do you think it is wrong to wed daughter early	Are your daughters allowed to go out (to friend's/ neighbor's house)? a. Yes	Select the decisions that you are allowed to take on your own:- a. To make purchases(grocery) of house
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instead of educating them like sons? a. Yes b. No c. Don't want to answer	b. No c. Don't want to answer	b. Seeking medical treatment for a sick child c. Education of children d. the gifts for family members (e.g. on wedding, Eid, Birth of child) e. none of the above
Freedom from domestic violence		Women's freedom of movement in social spaces (mobility)
Have you ever been a victim of domestic abuse? a. Yes b. No c. Don't want to answer	Have you observed any positive behavioral change in your spouse (if any) after you started getting BISP transfers? (e.g. more happy, beats you less, give respect) a. Yes b. No c. Don't want to answer	Do you face mobility issues (transport issues, social barriers, restrictions from husband/father)? a. Yes b. No c. Don't want to answer
Improved health condition		
Were you able to afford antenatal care before getting BISP transfer? (applicable only if has children) a. Yes b. No c. Don't want to answer	Were you able to afford antenatal care after getting BISP transfer? (applicable only if has children) a. Yes b. No c. Don't want to answer	Do you avail health services? (going to hospital, getting children vaccinated) a. Yes b. No c. Don't want to answer
Are you able to afford basic medicines? (fever, flu, diarrhea etc) a. Yes b. No c. Don't want to answer		
Economic empowerment		
Women's control over income		Women's ownership of assets and land
Do you make financial decisions of your family? a. Yes b. No c. Don't want to answer	Do you spend the income by yourself? a. Yes b. No c. Don't want to answer	On which of the following do you spend most of your BISP income? a. Food b. Medicine/health c. Education of children d. Improving living standard (MPI indicator) e. Other f. Different every time
Do you own any property? a. Yes b. No c. Don't want to answer		Do you own any valuable Jewellery (gold)? a) Yes b) No c) Don't want to answer
Have you availed land rights? a) Yes b) No c) Don't want to answer d) Don't have land		
Ability to make purchases		access to credit
Rise in Investment level		

Who makes the decision for purchasing commodities in the family? a. Head of the family b. You c. Husband and wife (jointly)	Do you think that 5000 rupees per quarter that BISP gives is enough to sustain your family? a. Absolutely sufficient b. Absolutely not sufficient c. Partially Sufficient (only with other sources of income)	Have you ever taken loan from a bank after getting BISP? a. Yes b. No	Do you have enough money to invest in a business after getting (committee is also included) a. Yes b. No c. Don't want to answer d. Don't know	Did you invest in any business in the past Before getting BISP? (committee is also included) a. Yes b. No c. Don't want to answer d. Don't know
Political empowerment				
Women's mobilization in the local political system/campaigns		Knowledge of political system		Representation in local, regional and national bodies of government
Is it feasible for you and the women of your locality to protest about any issue that arises over here? a. Yes b. No c. Don't want to answer	Have you ever participated in a any political campaign in your area? a) Yes b) No c) Don't want to answer	Do you know which political party is now in the government? a. Yes b. No c. Don't want to answer	Are you a part of any local, regional or national government body? (parliament, provincial assembly, BISP community centers) a. Yes b. No c. Don't want to answer	
Number of women who acquire ID cards	exercising the right to vote			
Did you acquire ID cards to get access to BISP grant? a. Yes b. No c. Don't want to answer d. Don't know	Do you exercise your right to vote? a. Yes b. No c. Don't want to answer d. Don't know	Do you choose who to vote for yourself or someone else guides you? a. Myself b. Husband c. Other d. Not voted		
Psychological empowerment				
Self-confidence	Self-esteem		Self-efficacy	
How confident are you that you could raise your opinion in public? Indicate confidence on a scale ranging from 1 (not at all) to 5 (very much) a) b) c) d) e) 1 2 3 4 5	Indicate the change you have experienced in self -worth since becoming a member of BISP on a scale from 1 (worse than before) to 5 (very good impact)? a) 1 b) 2 c) 3 d) 4 e) 5	Are you happy with your life after getting BISP grant? a) Yes b) No c) Same as before d) Don't want to answer	How many of the suggested actions are you comfortable doing after getting BISP. Who do you interact freely with (tick as appropriate)? a. with family members b. with neighbors/ friends outside family circle c. with local community leaders d. People in marketplace / money transfer agent	
Collective awareness of injustice				

<p>Do you feel it is unjust to physically beat women?</p> <p>a. Yes b. No c. Don't want to answer</p>	<p>Do you think women should be able to move freely in social spaces without a male?</p> <p>a. Yes b. No c. Don't want to answer</p>	<p>Do you think it is unjust that women don't get a say in how to spend BISP money?</p> <p>a. Yes b. No Don't want to answer</p>
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Non-Beneficiaries' Survey

Impact of BISP UCT Program on Women Empowerment and Poverty Alleviation						
Demographics						
FORM# urban or rural/Area: Poverty Score from BISP PMT scorecard:						
Age	Marital Status	Education of non-Beneficiary	Employment status of non-beneficiary	Monthly Salary of non-beneficiary from job	Disability of non-beneficiary	Financial literacy of non-beneficiary
1. 18-19 2. 20-24 3. 25-29 4. 30-34 5. 35-39 6. 40-44 7. 45-50 8. Above 50	1. Married 2. Widow 3. Divorced 4. Separated	1. Illiterate 2. Can write name 3. Primary (1 to 5) 4. Secondary (6 to 10) 5. Intermediate (11 to 12) 6. Higher (BS/MS)	1. Employed 2. Unemployed 3. Inactive	1. Less than 1500 2. 1500-3000 3. 3000-5000 4. 5000-10,000 5. 10,000-15,000 6. 15000,20,000 7. More than 20,000 8. None	1. Vision Impairment. 2. Deaf or hard of hearing. 3. Mental health conditions. 4. physical disability 5. Other 6. None	1. Can use debit cards and ATM machines 2. Can count money 3. Can create household budget 4. Can do basic calculations (Hisaab) 5. Illiterate
Type of Family	Total Number of people in household:	Relationship of non-beneficiary with household head:	Number of children of non-beneficiary	Number of daughters of non-beneficiary:	Number of children in school at the moment?	Number of daughters enrolled in school?
1. Nuclear 2. Joint	1. 1-5 2. 6-10 3. 11-15 4. More than 15	1. Wife 2. Daughter 3. Sister 4. Daughter in law 5. Herself 6. Mother	1. 1-3 2. 4-6 3. 7-9 4. More than 9 5. None	1. 1-3 2. 4-6 3. 7-9 4. More than 9 5. None	1. 1 2. 2 3. 3 4. 4 5. More than 4 6. All 7. None	1. 1 2. 2 3. 3 4. More than 4 5. None 6. All
Education of non-beneficiary spouse/head of family	Employment status of non-beneficiary spouse/head of family	Monthly Income of spouse (if applicable)	Is there anyone in house who earns money apart from you or your husband?	Total Household Income earned (Monthly)	Are you getting grant from another other social protection program?	
1. Illiterate 2. Can write name	1. Employed 2. Unemployed	1. Less than 1500 2. 1500-3000 3. 3000-5000 4. 5000-10,000 5. 10,000-15,000	1. Son(s) 2. Daughter(s) 3. Other 4. No		1. Yes	

3. Primary (1 to 5)	3. Inactive	6. 15000,20,000		1. Less than 10,000	2. No
4. Secondary (6 to 10)		7. More than 20,000		2. 10,000-20000	
5. Intermediate (11 to 12)		8. None		3. 20000-30000	
6. Higher (BS/MS)				4. 30000-40000	
				5. 40000-50000	
				6. More than 50000	
				7. None	

Poverty Alleviation (MPI INDICATORS)					
Living standards					
Access to electricity	Assets owned (for whole household)	Type of Fuel used for cooking	Ownership of livestock animals	How many rooms are there in your house?	What type of toilet does your house have?
d. Yes e. No f. Don't want to answer	l) Radio m) TV n) Telephone o) Bicycle p) motorbike q) refrigerator r) car/ truck s) mobile t) heater u) washing machine v) None of the above	h) Dung i) wood j) charcoal k) gas l) electric stove m) Other n) None	i) cattle j) sheep k) goats l) chickens m) buffaloes n) animal for transportation o) none p) other	g) 1 h) 2 i) 3 j) 4 k) More than 4 l) None	d) No toilet e) Flush toilet f) Non-flush toilet
Health				Education	
Child mortality Any child has died in the family. a. Yes b. No c. Don't want to answer		Immunization any children under the age of 5 is not fully immunized a. Yes b. No c. Don't want to answer		Years of Schooling: Is there any man or women in household above the age of 10 who has no completed 5 years of schooling d. Yes e. No f. Don't want to answer	

Women empowerment
Social empowerment

lack of discrimination against daughters		Participation in domestic decision-making	
Do you think it is wrong to wed daughter early instead of educating them like sons? d. Yes e. No f. Don't want to answer	Are your daughters allowed to go out (to friend's/ neighbor's house)? d. Yes e. No f. Don't want to answer	Select the decisions that you are allowed to take on your own:- a. To make purchases(grocery) of house b. Seeking medical treatment for a sick child c. Education of children d. the gifts for family members (e.g. on wedding, Eid, Birth of child) e. none of the above	
Freedom from domestic violence		Women's freedom of movement in social spaces (mobility)	
Have you ever been a victim of domestic abuse? d. Yes e. No f. Don't want to answer		Do you face mobility issues (transport issues, social barriers, restrictions from husband/father)? d. Yes e. No f. Don't want to answer	Do you go out alone? d. Yes e. No f. Don't want to answer
Improved health condition			
Are you able to afford antenatal care? (applicable only if has children) d. Yes e. No f. Don't want to answer		Do you avail health services? (going to hospital, getting children vaccinated) d. Yes e. No f. Don't want to answer	Are you able to afford basic medicines? (fever, flu, diarrhea etc) d. Yes e. No f. Don't want to answer
Economic empowerment			
Women's control over income		Women's ownership of assets and land	
Do you make financial decisions of your family? d. Yes e. No f. Don't want to answer	Do you spend your income by yourself? (applicable only if earns herself) d. Yes e. No f. Don't want to answer	On which of the following do you spend most of your income? g. Food h. Medicine/health i. Education of children j. Improving living standard (MPI indicator) k. Other l. Different every time	Do you own any property? d. Yes e. No f. Don't want to answer
			Do you own any valuable Jewellery (gold)? d) Yes e) No f) Don't want to answer
			Have you availed land right? a) Yes b) No c) Don't want to answer d) Don't have any land

Ability to make purchases	access to credit	Rise in Investment level	
Who makes the decision for purchasing commodities in the family? a. Husband/Head of the family b. You c. Husband and wife (jointly)	Have you ever taken up a loan from a bank? a. Yes b. No c. Don't want to answer	Do you have enough money to invest in a business now? e. Yes f. No g. Don't want to answer h. Don't know	Did you invest in any business in the past years? e. Yes f. No g. Don't want to answer h. Don't know
Political empowerment			
Women's mobilization in the local political system/campaigns		Knowledge of political system	Representation in local, regional and national bodies of government
Is it feasible for you and the women of your locality to protest about any issue that arises over here? d. Yes e. No f. Don't want to answer	Have you ever participated in any political campaign in your area? d) Yes e) No f) Don't want to answer	Do you know which political party is now in the government? d. Yes e. No f. Don't want to answer	Are you a part of any local, regional or national government body? (parliament, provincial assembly) d. Yes e. No f. Don't want to answer
Number of women who acquire ID cards	exercising the right to vote		
Did you acquire ID cards to get access to BISP grant? e. Yes f. No g. Don't want to answer	Do you exercise your right to vote? e. Yes f. No g. Don't want to answer	Do you choose who to vote for yourself or someone else guides you? e. Myself f. Husband g. Other h. Not voted	
Psychological empowerment			
Self-confidence	Self-esteem		Self-efficacy
How confident are you that you could raise your opinion in public? Indicate confidence on a scale ranging from 1 (not at all) to 5 (very much) a) 1 b) 2 c) 3 d) 4 e) 5	Indicate how much self-worth (love and respect for own self) do you feel on a scale from 1 (none) to 5 (too much)? a) 1 b) 2 c) 3 d) 4 e) 5	Are you happy with your life? e) Yes f) No g) Same as before h) Don't want to answer	Who do you interact freely with (tick as appropriate)? a) with family members c) with neighbors/ friends outside family circle e) with local community leaders

			f) People in marketplace / money transfer agent
Collective awareness of injustice			
Do you feel it is unjust to physically beat women? d. Yes e. No f. Don't want to answer	Do you think women should be able to move freely in social spaces without a male? d. Yes e. No f. Don't want to answer	Do you think it is unjust that women don't get a say in how to spend household money? c. Yes d. No e. Don't want to answer	

Interview Transcripts:

1. Dr. Shujaat Farooq

Profile:

- ✓ Director Research, M&E, Benazir Income Support Programme BISP,
- ✓ Area of Specialization: Poverty, education, labor and rural economy.
- ✓ PhD in Economics from the Pakistan Institute of Development Economics (PIDE), Islamabad
- ✓ Email: shujaat@pide.org.pk

Q1: Do you think that BISP UCT program empowers women?

According to impact evaluation report on BISP's website, it alleviates poverty and empowers women. BISP empowered women by giving cash to women as a result their mobility increased. They move out of their houses to get money transfers from banks. Due to this program many women avail CNIC to get enrolled as BISP beneficiary. Now these women can participate in

political activities and can their vote in elections. In this way BISP empowered women socially, politically and economically.

In report an indicator has been used that shows that people shifted from seasonal labored to self-employment. Beneficiaries started their own small businesses and 7-12% have shifted towards self-employment. In 2011, 83% was poverty baseline whereas, in 2016 it dropped down to 63%. However, still most of them are poor and non-poor are only 2%.

Q2: Do you think that BISP UCT program alleviates poverty?

The objective of the BISP was not to eradicate poverty but to consume smoothly or make the consumption smooth. As poor people are mostly affected by inflation, so we make the consumption smooth by providing this money so that they can buy food etc. Main objective of BISP is *consumption* smoothening for poor families. We have to shift from UCT programs to CCT. By giving 5,000-10,000 PKR to a poor family cannot alleviate poverty. Therefore, it is necessary to shift from UCT to Conditional Cash Transfers. Donors are also pushing BISP program to convert from UCT to CCT. BISP is now shifting from UCT to CCT, this step should had been taken in 2012

Q3: Do you think 5000 per quarter is sufficient amount in this time of high inflation?

The objective of the BISP was not to eradicate poverty but to consume smoothly or make the consumption smooth. As poor people are mostly affected by inflation, so we make the consumption smooth by providing this money so that they can buy food etc. Main objective of BISP is *consumption* smoothening for poor families.

There are other political programs as well such as Zaqat and Bait ul mal. I believe that instead of implementing another program we should have made the already existing programs better by

bringing reforms. But PPP initiated another program under the tagline of Benazir Bhutto. However, implementation of BISP program is a good step. Donors are involved in BISP program. World Bank and ADP are the donors of BISP program. Donors contribute 7-8% budget of BISP. Other than grants and soft loans, 92-93% budget comes from government of Pakistan. I view BISP as a successful program, because budget of Zaqat is 8 billion whereas, the budget for BISP is 125 billion.

From July 2019, amount of cash transfer will be increased to PKR. 5,000. People cannot survive over a cash transfer of PKR. 5,000 on quarterly basis but you cannot make policies & plans for everyone and we do not even have that capacity yet. When we look at developed nations, they have social protection systems while we are still at social safety systems. In developed nations, there are preventive as well as curative measures but in developing nation like ours we only have curative measures but we do need to have preventive measures as well to develop and that's our dilemma. Then, there are government limitations, For instance, BISP asks for a budget of 300 billion and then there is resistance within different departments of government.

Q4: Why do you think MOF is giving such heavy funding to BISP? Is it because the program is effective or other political incentives?

Donors are giving funds to the success and positive impacts of BISP. It is due to success of the BISP program. I do not think there are any political incentives or agenda it is due to positive and effective impacts of BISP, political parties have continued this program Different governments have owned this program.

Q5: In your opinion, which program has long term benefits conditional or unconditional cash transfers? Can unconditional cash transfers make beneficiaries self-sufficient?

We have to shift from UCT programs to CCT. By giving 5,000 PKR to a poor family cannot alleviate poverty. Therefore, it is necessary to shift from UCT to Conditional Cash Transfers. Donors are also pushing BISP program to convert from UCT to CCT. BISP is now shifting from UCT to CCT; this step should have been taken in 2012. PROSPERA program of Brazil has a small component of UCT.

UCT is necessary in such programs because if you give a poor family buffalo or cash he will utilize that for his basic needs and he might use that money for food. In Latin American countries, safety net programs support child's education for almost 10 years and also provide skills. Microfinance or micro credits are not targeted towards the poorest of the poor. Microfinance or microcredits are given to people whose score is 25-50 on poverty score card and who is fulfilling his basic needs. Microfinance or micro credits will support him to improve his life style.

There is a debate in literature about effectiveness of UCTs. Some says it alleviate poverty while other does not agree. Successful countries have gradually shifted from UCT programs to CCTs. One program is not sufficient to bring a family out of poverty. Waseela Sehat program only provides health insurance, whereas, objective of Waseela Rozgar is to provide 6 months training. Moreover, the objective of Waseel a Haq is to provide a family a cash of worth 150 lacs without any business plan. There will be no impact without any business plan and proper investment. Latin American countries provide complete package according to needs of that family. It includes health program, education, nutrition, skills and job etc. In case of Pakistan, there are certain outcomes that are beyond BISP. Government of Pakistan is now recommending implementing a poverty reduction strategy policy.

One of my students is working on comparison of conventional and microfinance. According to his opinion, 90% loan is being used for consumption smoothening According to Bangladesh's studies, 62% was for consumption smoothening and for basic activities like child's marriage etc. UCT is mostly used for consumption smoothening whereas; main objective of microcredit is both consumption smoothening and business activities. In low income countries like Pakistan as the economy is informal thus these issues are more prominent whereas, in formal economies, the moment an individual is unemployed he starts getting allowance. Secondly, there are two types of cash transfers operating in the world; one is unconditional cash transfer and other is conditional cash transfer. If we take example of Latin American countries, about 80 percent share of budget is targeted towards Conditional Cash Transfer by which we mean if child goes to school only then will get money, if take vaccines then will get money, thus specific conditions apply for transfers. Unconditional is just transfer of money quarterly or monthly without any condition. Low income countries are still relying on unconditional transfers. If we take a look on BISP's budget there are two types of programs i.e. unconditional and Waseela-e-Taleem. Waseela-e-Taleem is conditional program operating in 15 districts, in this program if 5-12 years old child completes primary education then will get money (the conditions apply are enrollment of child, 70 percent attendance which is monitored by BISP).

BISP is currently working on BISP Graduation Model (BGM). Latin American countries use this model. Under this model, a proper business plan is made for a beneficiary, after planning business plan, training is given to beneficiary and after proper training period, microfinance UCT, and health insurance is provided to the beneficiary. Beneficiary could be adult male or adult female of the family. It is targeted to improve his life style and built his market linkages. Total time required for this model is 2-3 years and total amount required is 60-70,000 per family. This model will be

matured in June 2019 and ADP is the donor of BGM. By 2030, donors of BISP will only give funds for CCT programs.

Q6. Oxford conducts impact evaluation of BISP, do they conduct evaluation annually? What is the internal monitoring system of BISP?

We hire a third party to conduct surveys and impact evaluation of BISP program on our behalf. The objective is only to evaluate impact and not to update the data. No, OPM does not conduct evaluation annually. Only mid-term and end term review is needed for a project. OPM has conducted its impact evaluation in year 2013, 2014 and in 2016. Sometime it is the requirement of donors to conduct impact evaluation of the program because donors are also accountable to their citizens. Likewise, we have process evaluations by observing MND operations and we observe the ATM and visit point of distribution to see if the distribution is being carried out properly. BISP has its own monitoring system and we monitor all the operational activities of the program.

Q7. As the survey was conducted in 2010-2011, there will be some families that got out of poverty during these years, are they still receiving the cash grant?

Yes, they are still receiving cash grants. Ideally, the survey should be conducted after every 2 years or 5 years. It should not exceed more than five years. We are late in this regard. We should have conducted this survey in the year 2015. However, the process of conducting surveys after 2 – 3 years becomes very costly. We do not have enough budgets to conduct surveys frequently. So in this way, we have saved the cost that incurs while conducting a survey of the whole country. We should move towards dynamic district. For example, in Brazil, all the three tiers of the government work together. But, it cannot be applied in Pakistan due to political pressures, constraints and weak institutions.

Q8. How do you make people aware of the process to attain BISP cash grants?

I have already mentioned that the last survey was conducted in the year 2010-11 and after that there has been no survey conducted. So, in this time period we did not have any new beneficiary and we could not give any information that a team is coming to their region etc. So, if there will be a survey in the coming years, it will be advertised into the local villages through television, radio, placard in the mosque etc. there will be strong mobilization into those villages and as per the SOP of BISP, pamphlets will be pasted on ten houses. This is how we aware the people of a community about the arrival of the survey team and its objective. Let's say if we conduct a survey of 6 million people, out of 6 million, 4 million of them will be the old beneficiary and letters will be written to the new beneficiaries. There is a Media Communication wing in BISP which writes these letters. The remaining 2 million from 6 million will be included in the system by writing letters to the AD's of those areas. Every system is integrated with NADRA; no one can make anyone a beneficiary based on his discretion. The new beneficiaries are welcomed through an orientation in which they are introduced with BISP and its debit card system. The change in the cash grant amount which is given to the beneficiaries on the quarterly basis is communicated to them through radio. For example, I went to Sindh the other day and I heard the announcement of BISP cash grants that were increased to RS. 5000. Likewise, let's suppose if BISP changes its bank from Summit Bank RWP to HBL, we will inform this change to all of our beneficiaries immediately. It is also the responsibility of the Tehsils to guide their people and the old beneficiaries almost have the idea about the process. So, there is always a communication for the new intervention.

Q9. What are the sources BISP uses to gather data on poverty for distribution of grants?

Unconditional started in 2008 when BISP inception took place, at that time we had no list of beneficiaries thus we asked Parliamentarians (MPA, MNA, and Senator) to distribute 6000-8000 forms and make a list of deserving people. We did not use zakat and bait-ul-mal's list because it is very short, as their budget is only 3-4 billion whereas BISP's budget started from 18-20 billion. The aim of BISP to increase the target base of beneficiaries thus they relied on Parliamentarians. Although parliamentarian method has its own limitations such as political interest, also the problem of proportion to poverty while targeting such as taking same number of beneficiaries from Rawalpindi as well as from the poorest region because the number of forms were distributed equally among the parliamentarians. To cater this BISP created a 2 pager poverty score card in 2010. The aim of questionnaire was to evaluate the poverty of a house. All the assets were assigned with certain score on basis of which the poverty was accessed. For example, one household has a Television, and another has a buffalo. So, TV and Buffalo will have a score on the poverty score card to measure how poor the household is. Using this score card BISP conducted a country wide survey. 87 percent of poor population was covered. The missing people from survey were usually poor people living in rich areas or people living on mountainous regions etc. The cut off was kept 16:17 based on budget which was 30 billion in 2010-11. This survey was based on household level and not on family level. Thus, if the house was under BISP criteria the ever married women of that house will get money. The criteria was ever married women having CNIC approved from NADRA. BISP is giving cash to 5.7 Million people at the moment.

Initially BISP was distributing money through Pakistan POST (monthly money order), in 2010 BISP tested smart card in 4 districts (Multan, Mirpurkhas, Mianwali, Sanghat) the card was having same technology as debit card; read QR code. BISP also tried mobile phone banking in two districts in which a 14 digit code would show on mobile and the beneficiary gets money by

showing it to the shopkeeper. Both processes had some limitations so, in 2012 BISP launched a Debit card called Benazir Debit Card (BDC).

These Debit cards were given to 99 percent beneficiaries and 6 banks partnered with BISP for the process (HBL, UBL, SUMMIT, and ALFALAH). Some districts are still not included in this debit card present on areas like FATA and areas near because bank services are not accessible in such areas. Hence, they get money from Pakistan post till date (this makes 1.5 million). Other 7.5 million used debit card. But, card was not personalized and there was no ID card picture on the card due to such flaws, card snatching and swapping was an issue. Therefore, we had to replace about 6-7 Lac cards out of 47 Lac cards. The second challenge was that women used to hand over their card to some other male member from the house due to financial illiteracy (dependency) which meant that the money was not going straightly in to the beneficiary's hand (hurdle in women empowerment). To get out of this problem a simple process was introduced in 2015-16 known as BVS system (branchless banking). In Pakistan branchless banking has emerged, there are more than 2 lac touch points such as easy paisa, mobi cash etc. Proper bank branches may be only 25000. State bank gave the direction that these branchless banking should be BVS (biometric verification system) due to terrorism. So now the process to attain cash is very simple for beneficiaries, women have to carry their CNIC with them and with the help of that the shopkeeper who have access to money transfer from BISP (Omni, Easy paisa etc) enters the ID card number to check if she is a beneficiary or not, if so then he takes the thumb print of the beneficiary for biometric verification, once verified money is handed over. In 90 districts this process is being used and in future, it will be extended to 100 plus districts. BISP believes that this is more transparent process because money goes in the hands of beneficiary directly and no complex documents are needed.

We measure poverty by two indicators. One is unified system or uni-dimension and other is multi-dimension system. In uni-dimension system developed countries check your income because there is measureable income but, in the countries like Pakistan we measure the income on consumption basis. Poverty score card system is close to multi-dimensional poverty in which we measure asset, access to education services etc. Error can occur in design and in the implementation. Let's suppose, our survey team has visited a family which owns a motorcycle but they lie to the survey team to get included in the survey. We conducted our survey in 2010-11 and after that if any family has faced any disaster and now falls in the poverty line we cannot do anything because that happened after the survey. We have a special policy for the communities that face disasters i.e. IDPs. Through IDPs BISP used to provide cash transfers to such people but it is suspended because separate organizations were established for this purpose. BISP provides cash transfers through a process, it cannot provide a wheelchair on its own discretion.

Q10. Does transgender and non-Muslim women qualify for cash grants? What measures the program has taken to address exclusion errors?

BISP's process has some inclusion and exclusion errors. It is the drawback of BISP that sometimes there are deserving people who are missed out from the cash transfer program and some non-deserving get cash transfers.

International best practice is that the registry should be renewed after every 5 years or so because demographic characteristics change after every 4 to 5 years. Now, we are updating this survey in accordance with June 2019 timeline and we are taking beneficiaries from this new survey. Teams are going to visit every city and in 50 districts it has already been started. The process will be completed in June 2019. In the last survey, 16.17% were the results according to the poverty score card. However, in the upcoming survey we aim to reach 20% results and we are going to set the

cut off a bit higher as well. Last year, the cut off was 3000 rupees but in the coming years, it might be around 5000 rupees or more depending on budget. There are very high chances of eliminating 15-20% of people that are already in the system and we will register new beneficiaries in their place. Secondly, we do not claim that there will be 100% coverage because there is always a possibility of *target error* in every project.

Our policy is non-discriminatory and is not targeting people on ethnic basis. We have beneficiaries from all across the country, from Tharparkar and from other remote areas. Secondly, poverty score card has designed in such a way that it should reflect the overall welfare of people. There are 1lac beneficiaries from Rawalpindi and Gujranwala district combined and Thatha a small town in Sindh has beneficiaries of over 1lac 50 thousand because in Thatha there is high rate of poverty as compared to other cities so they are getting more money through this program. Similarly, there are very less beneficiaries from urban areas like Karachi as compared to rural areas. Information is based on the availability of assets in a house e.g toilet, kitchen, TV etc.

Transgender have never been captured in any questionnaire of Pakistan. The upcoming survey in the year 2019 shall be named as National Socio Economic Registry NECR. We have included transgender into this survey. When the woman goes beyond 40 years of age there are less chances for her to get married. So, we take these women into the system as well. Before those criteria, BISP was just limited to married women, but now it has included unmarried women and transgender as well. I have made a policy those women who are unmarried and are 40 years above will also get cash transfers.

It has not been implemented yet, because we have not conducted the survey up till now and it was not included in the last survey. For a new objective and new data we have to make an Exit Enrollment Strategy which would be applied on the data. For instance, we take the data from 0-25

households, 25 is the cut-off and whoever comes under this scale will be awarded cash grant. Households that are above 25 are exited from the list and they will not be eligible for the cash grants.

Q11. Several eligible households fail to access BISP program because of their illiteracy and many eligible women do not have CNICs, how do you address such cases?

Basically, CNIC is not the requirement of BISP in order to become eligible for the cash grants. If the beneficiary does not have CNIC, they can show the CNIC of any family member for the sake of survey. BISP have Case Management System CMS, when a survey was conducted in the year 2010-11, the CNIC of 3.4 million beneficiaries was verified from NADRA. These people gave their ID cards to NADRA for verification, once verified cash grants were awarded to them. The ones who did not have their CNIC were declared as pending beneficiaries. That is why BISP has CMS at Tehsil level, the women take their CNIC and required documents to CMS and become beneficiaries. About 2.2 million people became beneficiaries through case management system. BISP gave directions to Tehsils that these are vulnerable villages and bring them into the BISP system. This is how we target these people and the system was in operation till August 2017 and it was suspended because there were many people who exited after 3 4 months and we did not like it. Then, there also exists PCMS system at Tehsil level through which complaints are filed. This system is liaised with our partner bank; the complaints are filed in the bank in order to issue a debit card.

Q12. Is there any monitoring mechanism to evaluate the number of?

a. Beneficiaries who have been brought out of poverty line?

b. Beneficiaries who have started their own business with the grant?

We do not have any system to evaluate the number of beneficiaries who have been brought out of poverty line. However, we conduct field visits and observe that there are many deserving and non-deserving beneficiaries. Due to credibility issue, BISP do not conduct impact evaluation of its own program. Third party usually donor conducts impact evaluation of BISP. Moreover, due to lack of human resources BISP cannot conduct research. Mostly need based evaluation is conducted to bring reforms and for improving any policy.

Q13. Is it difficult to devise a consolidated social protection program in the presence of federal and provincial governments that are affiliated with different political parties?

Zaqat, Bait ul Mal, and BISP are the three federal programs, but there is no collaboration between three programs though they have same agendas. It is the biggest dilemma that Pakistan faces. All three programs should be combined. After 18th amendment provinces have made their own protection authorities. For example, KPK has Insaaf card, in Punjab there is Khidamt card. All such provincial programs are using BISP's data. Some beneficiaries of BISP are getting cash from other provincial programs as well, while some are not getting cash from either programs. Therefore, synergy and collaboration is needed and both provincial and federal should contribute. For example, CPEC should give low skill jobs to poor. Graduation through collaboration can be achieved by collaborating different players/stakeholders in the market. Let's say, in Sialkot 14,000-15,000 beneficiaries can be given job in market/ industry of Sialkot. We can also collaborate with CPEC and can give poor families low skill jobs.

There are not constructive discussions among the federal and provincial governments regarding the social safety nets and social protection systems. Before BISP started, National protection

security committee should've been made. BISP was introduced overnight. A lack of vision is found there to overcome the institutional barriers.

Q14. What is the main reason of continuation of BISP for so long? Is it due to positive feedbacks or is there any political interest behind this program?

It is due to success of the BISP programs. Due to positive and effective impacts of BISP, political parties have continued this program. Different governments have owned this program. However, current Prime Minister, Mr. Imran Khan has imitated some reforms. Sania Nishtar, the chairperson of BISP, is quite competitive and clear. Currently, she is working on reforms. Recently, Poverty Advisory Council Committee has been formed. Sania Nishtar is leading that advisory committee. This committee conducts its daily meetings to discuss necessary reforms such as collaboration of similar federal and provincial programs.

Q15. Cyber MEDIA (What is the control mechanism for cyber media i.e. check and balance for the text messages being sent to local people who do not even lie in the net of BISP)

Mostly people from Afghanistan and South Africa side send messages. The motive is to cheat on people, poor people fall in the trap as they realize they will get 25000 rupees but in return they have to submit 5000 rupees. He submits the amount and in return the fraudulent party takes this amount and disappears. Regarding fake messages of BISP received by people on their mobile phones, 29 thousand mobile numbers have been forwarded to PTA and are blocked. BISP is not an investigative agency. Various meetings have been done with FIA to resolve the issue. Cybercrime issue has to be resolved by agencies like FIA and yet there is no legislation on it. Legislation needs to be made and culprits should be penalized. Where there is money, there's greed and where there's greed, there is fraud.

2. DG Sajid Baloch:

Profile:

- ✓ Director General (Graduation), BISP
- ✓ Area of Specialization: Education, Governance, International Diplomacy, Gender, Monitoring & Evaluation, and Public Policy
- ✓ Master of Arts (M.A.), Development, Environment from University of London

Q1. Do you think that BISP UCT program empowers women?

Basically, the *first key to empowerment* is to reach the household through women, she receives the money; she spends it by herself so there is a little bit empowerment for her. *Second*, to provide them information and knowledge regarding their rights and laws made for them. For example, when we gather women and tell them their rights that domestic violence is wrong by law and you should raise your voice against it. We should link it to the step 2 as well. What if a woman gets divorced after raising her voice? Where would she go? If you do not provide them a support mechanism, you will also be liable for the deed. The biggest empowerment you can give to a woman is to financially empower them. And this is what BISP is doing.

Q2. Do you think that BISP UCT program alleviates poverty?

Well, BISP is not a poverty alleviation program; it is rather a social safety net. The world has not yet agreed to the definition of the poor. In case of Pakistan, planning commission gets to decide who's poor and not in which what they do is make a basket of necessary things like, minimum meat, vegetable, and other commodities and attach price to it. That is converted into calorie based, which then is converted into consumption based and further into required cash for that. BISP does a nation based survey to assess poverty. When you go to everyone to collect data about them then

there are little to no chances of getting distorted results. BISP is a social safety net program. If we were a poverty alleviation programme we should have focused on graduation program which we are doing now. BISP make its own poverty score card and on the basis of that score BISP gets to decide who gets the fund. Women with a score of below 16.17 get UCT only. BISP, as a social protection program is there so that women do not die out of hunger. You get to have your essential food like wheat, sugar, oil etc. and medicines. BISP UCT grant is not a main source of income to alleviate poverty rather, it is supposed to be an add-on. Americans call it the food stamp scheme. Idea is, you get enough cash that neither you die out of hunger, nor you feel of having enough income that you stop working.

However, we are working on a new program which will be called Graduation. Graduation is linked to poverty alleviation. We did not touch upon poverty alleviation in the past but now, it will become the part of our program. There are different graduation strategies in the world i.e. i) you give somebody money or grant, ii) or you give somebody a loan. The different between a grant and loan is that you do not have to payback a grant while you have to return the loan with some interest amount as well. So grant is a graduation strategy and it is better for the poor. When we give them a grant in a sense that they can buy a sewing machine, a shop, 3 goats, and skills training etc. this type of grant is an income generating grant. This is the first strategy of graduation that we give the beneficiaries an income generating grant. The second thing we can do is to give them an asset such as sewing machine and a shop etc. Third, you give them a microfinance loan. Fourth, you give them technical vocational training. There was a model called BRAC originated from an NGO located in Bangladesh. According to the model, the development and the poverty alleviation has to be integrated. It is not possible to alleviate poverty just by doing one or two activities. You have to gather a number of people and make them do 5 to 6 activities. So, different countries in

the world adopted this model in their own way. For example, some countries gave 70% importance to health and the remaining 30% to other things, some gave 70% weightage to consumption etc. The extract we deduced from the different models adopted around the world is that Asset Transfer is among the best. So, our 70% focus shall be on the asset transfer, the asset shall be used for only income generating purposes. For this purpose, we will hire a big NGO and we also have 300 above field officers. We will use our workforce to visit door to door in *five districts*. The women beneficiary is on the demand side while the BISP is on the supply side. Normally, we face this issue that we prioritize the supply side and avoid the demand side. The supply side also has to deal with the limited resources. So, they have to prioritize the resources to be supplied to the demand side. So, this is all about graduation and it is only for women beneficiary.

Q3. Do you think 5000 per quarter is sufficient amount in this time of high inflation?

We give women 1,650 per month. This money is to help women survive in the community. As I have already mentioned that the grant BISP provides, is not the main source of income. It is only an additional amount which is helpful in fulfilling the basic needs for survival. BISP is not a poverty alleviation programme. It is a social safety net which assists poor in smoothening their consumption in a year. However, we are striving towards the implementation of the graduation programme. This programme will aim to alleviate poverty by providing an income generating asset to the poor.

Q4. Why do you think MOF is giving such heavy funding to BISP? Is it because the program is effective or other political incentives?

BISP is the largest social safety net program in Pakistan. It is highly equipped and well managed program running in the country. BISP has a scientific formula for collecting data about poor people

when we survey people door to door nationwide. There are no chances of favoritism or nepotism etc. even Umar Hamid as a Secretary BISP could not add someone. This is the best part and this is one of the reasons this program has been continued from three governments. People's party started it. League (N) extended it and Tehreek e Insaf is continuing it. A big reason behind this is that we scientifically choose who is poor through PMT test. When People's party started they used to involve MNA's to include poor people from their constituency. People think that this process is still going on but actually it was ended by that time. Now, we have a proper dedicated system for managing complaints especially for the fake message we receive. When everything is online, you can find the data by just striking a button, the problems are minimized. So, the budget by MOF has always been increasing due to the effectiveness of the BISP's UCT programme.

Q5. In your opinion, which program has long term benefits conditional or unconditional cash transfers? Can unconditional cash transfers make beneficiaries self-sufficient?

Well in my point of view, conditional cash transfers are always better in having long-term impacts as many developed countries prefer conditional cash transfer programs due to their effectiveness. Conditional cash transfers such as Waseela e Taleem programme through which cash is provided to women on a condition that they have to maintain their children's school attendance at 70% or above. On the other hand, unconditional cash transfer programs do not have a condition attached to them and that is why they are not easy to monitor. Unconditional cash transfer programs only provide a safety net to the poor.

3. DG Tariq

Profile:

- ✓ Director General, BISP

- ✓ Service Provider
- ✓ Email: tariq.mehmood@bisp.gov.pk

Q1. Do you think that BISP UCT program empowers women?

Empowerment is a subset of the overall goal that BISP is looking at. Stipend is 5,000 on quarterly basis and if we talk about women empowerment, there are about 5.7 million beneficiaries who are widows, or divorced they get a fixed stipend, but the main condition is that they should have a valid CNIC. These days we are working on expanding the eligibility criteria such as a girl who is unmarried at the age of 40, transgender, and women in the old age home will be included as well. This policy has been approved but not implemented yet. However, there are some implications such as we have to retrieve data from NADRA so the beneficiary like a transgender must have a CNIC to avail the BISP grant. So, there are 5.7 million women beneficiaries who are receiving money in their hands. At first, the transactions were through Post office but now it has been changed towards Biometric system. In this we have an advantage of transparency. There are also women whose fingerprints get faded due to domestic working. So, we send them grant through ATM or Post Office.

“Impact evaluation report”, points out key factors that show impact of UCTs on daily life of women. They are;

- Increased level of per head consumption expenditure of BISP beneficiary household by Rs. 187
- Usage of the food energy intake which has reduced poverty rate by 7 pc of its beneficiaries.
- An increase in per adult equivalent consumption by Rs. 69
- High quality of protein

- High reduction in mal-nutrition in girls
- Improvements in the quality of cooking fuel used
- Significant effect on mobility of beneficiary women
- Overall reduction in dependence of beneficiary household where they are casually
- labelled as main source of income
- Own small livestock
- Reduction in multi-dimensional poverty by 31 to 21% in 2016
- Improved child immunization
- Drinking water deprivation improved

Let's look at the processes of BISP and its journey towards empowering women. First, we removed the Pakistan post. One of the major benefits of the post was that it had door delivery. But key questions raised involved, was the delivery being done? And the answer to that question is no. The problem here was that in some cases, the actual beneficiary was not receiving the stipend. So, we had to remove this mafia from the equation. Then, we came to electronic instrument that is ATM card, also known as Benazir Debit Card. The new initiative started in 2013 nationwide. The key issues here involved, Beneficiaries had no financial literacy. Beneficiaries never knew how to operate it. For instance say, there are hundred women in a village, they all would reach out to someone who knows how to operate the BDC at ATM machine. The person collecting money for women would return money ranged 4,000-4,500 out of 5,000. Second, he would keep some of those BDC's with him saying he's lost the BDC. Outside ATMs, agents and tout mafia's started to appear. Bank officials also started working with the mafia. In cases, banks said they have delivered the BDCs, when in real they were never delivered and were kept with the officials. So we had to eliminate this type of system as well due to many loopholes present in it. Then, we

moved onto Biometric Verification System (BVS). For this, women were to face difficulties as this it required mobility which women apparently lacked as the system required thumb impression. If the agent, say Easy Paisa or Jazz Cash agent demands extra money from BISP beneficiaries, they are immediately reported and BISP blacklists that agent. All the amount that is transferred by BISP indirectly to those agents, all that money has to be reimbursed. As BISP pays the agent through the bank so the pressure to reimbursing the money form the agents goes all on Banks as they paid directly to the agents. As this is an open market out there, so if anybody, who demands more money from the BISP beneficiaries, they get reported and BISP immediately takes action against them. If someone who doesn't even has a mobile, can go to BISP tehsil office that's very close to her locality and submit the report. Otherwise, reports can be emailed directly to BISP, as well. The report gets verified and is sent to payment complaint management system. Reports are also sent through mechanisms like call center and WhatsApp groups. These are all control mechanisms and they are your learning experience from the field. Thus, BISP empowers women by providing them financial aid as well as by increasing their mobility and financial literacy.

Q2. Do you think empowered women become less of a target of domestic violence?

Even when she is empowered, for those men who have a tendency of being violent, they know their women have become a source of income, so they treat their women better than they used to whatsoever we do not have any proof that shows that women don't become target of domestic violence after they start getting funds from BISP. BISP doesn't really know the link between BISP empowerment and violence for their beneficiaries. Cash transfers are mostly used for food and healthcare rather than reduction of domestic violence.

Q3. Do you think that BISP UCT program alleviates poverty?

Overarching goal of UCT is to eliminate poverty. BISP is targeting to have cross-points for beneficiaries to get their funds within close vicinity to their locality to reduce travel cost. Areas that are dispersed, disturbed or have no mobile networks available, we have cash on wheels for those beneficiaries within a controlled environment. Affectees of Pakistan post and BDC, who were not getting payments for 3 years or so, each, were given 50,000. Payments were stopped here because suitable places for business were being allocated to stop fraud and embezzlement. 50,000 couldn't be given to shopkeepers. So Standard Operating Procedures were made by BISP in alliance with the banks. One representative from BISP, Franchise and Bank respectively were to sit together and made payments to those beneficiaries one by one in a CCTV secured area.

Q4. Do you think 5000 per quarter is sufficient amount in this time of high inflation?

First you have to know that when BISP was created, two or three major crisis were there at that time. One was food and fuel inflation. Primary purpose at that time was to cater for needs of people facing inflation. This answers your question. However secondly, there were floods at that time as well, so there were people who were affected by floods as well. This program was primarily made to provide income support to the poorest of the poor segment. Amount funded to beneficiaries isn't that much, but is enough for people to basically survive and have food enough for them to live.

Q5: Why do you think MOF is giving such heavy funding to BISP? Is it because the program is effective or other political incentives?

BISP has been running since 2008. The successive governments continued it because of its utility, objective selection criteria and data base that is being used even by international agencies like World Bank. However, none of the governments that came opted to move towards one unified social protection program as there were many political pressures from various existing programs.

The best model for BISP to follow in Pakistan is that of motorway police. Their salary is sufficient enough that they don't opt for bribery. The recruitment process is exceptionally transparent and based on merit. There is security of tenure so no fear of political pressures. Lastly the rules and regulations are very stringent as well. This model is called ring fencing model.

The program is effective as well as other political incentives. After devolution, many issues arose. There is no standardization now. All provinces have installed their own education system, health system and social protection programs. There is lack of national cohesion. The provinces lack capacity to handle the resources it is given. It would have been better if there was centralization so that the central government would have made long term agenda and all provinces would have implemented it. BISP should be made national social protection program and given the flag of nation not a specific party. All parallel programs should be scrutinized to find out their strengths and weakness and only their strength should be incarnated into one program. There are many programs operating simultaneously in Pakistan. Many people take advantage of this and get grants from more than one program. All the social protection programs running in Pakistan such as Punjab social protection authority, KPK health cards, and Zakat, Bait-ul-Maal, utilize BISP data, thus resulting into misuse and wastage of resources.

Q6: In your opinion, which program has long term benefits conditional or unconditional cash transfers? Can unconditional cash transfers make beneficiaries self-sufficient?

In my opinion, unconditional cash transfer is only for people who are striving to have food on table and to live under a roof. UCT's major focus is on the survival of people. However, when it comes to long term benefits, UCT is not as effective as CCT. UCT can help you survive but it can't help you alleviate poverty. In a country like ours that's still developing BISP UCT doesn't have enough

budget keeping in mind the large number of poor people to provide enough funding to each one of them. It only provides Pkr 5,000 and that's not enough to make beneficiaries self-sufficient.

4. Naveed Akbar

Profile:

- ✓ Additional Director General CCT program, BISP
- ✓ Email: naveed.akbar@bisp.gov.pk

Q1: Do you think that BISP UCT program empowers women?

There are few things that have direct impact on women empowerment like the CNICs, (which majority of people didn't have before but now they have it due to this program and how CNIC is giving empowerment to the women: one is that they can participate in the voting system, they can open their bank accounts, they can make their passports.

Cash is given to women, so they have the authority to decide whether to send their child to school or not. Moreover, CCT program also educate young girls so in this way women are empowered. 3 million children are enrolled in schools under CCT program. This program is operational in only 50 districts, but we are expanding it.

BISP beneficiary committees is the component of CCT under this committee we have divided BISP beneficiaries in groups. A group is formed consisting of 20 women with same locality.

Women select a leader of their group known as mother woman, which represent the group and is responsible for communication with BISP. So, women are now acting as leaders, representing the community and interacting with BISP organization and banks. Different trainings are provided to them on their social rights. There are total 85,000-90,000 BISP beneficiary committees. After each

month group leader schedule a meeting and discuss problems with each other and share feedback with BISP.

Q2: Do you think that BISP UCT program alleviates poverty?

As there are two types of poverty indexes one is consumption based and the other is multi-dimensional poverty index. In Pakistan the consumption based was used but now it is adopting the multi-dimensional poverty index which world has already been using.

- ✓ *Consumption based Poverty index:* Calories check, assets details- check family status through this. Only examine the need verses earning.
- ✓ *Multi-dimensional poverty index:* It does no focuses on consumption only but the human development indicators e.g. health, education, access to water, sanitation, hygiene, infrastructure etc. - If the children are illiterate, there is no access to water, the health condition is not good so they will be counted.

So now in Pakistan regarding simple poverty, about 24 percent of population lie below the poverty line, but if we consider the multi-dimensional index there are 38 percent people who le below the poverty line which shows that our human development indicators are worse. And CCT's objective is based on HDI. We are giving cash transfer but the purpose is to smoothening the consumption and purchasing power of the beneficiaries. This BISP cash transfer might not help them to get out of poverty (because the amount is not that bi) but this amount is enough to sustain them and retain these families where they were, by this we means it will prevent them from getting into a worse condition. The biggest issue for the poorest of the poor is the food consumption, they don't take risk and do not involve in any kind of activity if they are not secured regarding food. So BISP 5000

is securing their food need, Thus now some of the families will take risks, they will work, they will invest somewhere etc and this will be an indirect impact of that 5000 rupees amount.

Q3: Do you think 5000 per quarter is sufficient amount in this time of high inflation?

The objective of the BISP was not to eradicate poverty but to consume smoothly or make the consumption smooth. As poor people are mostly affected by inflation, so we make the consumption smooth by providing this money so that they can buy food etc. Main objective of BISP is *consumption* smoothening for poor families. It targets poorest of the poor, for them 5000 per quarter helps them to buy food for survival.

Q4: Why do you think MOF is giving such heavy funding to BISP? Is it because the program is effective or other political incentives?

Donors and MOF fund BISP without any political agenda or personal interests. Donors and MOF evaluates the impact of BISP before giving funds and if they are providing such heavy funds it means that it is due to success of the program. BISP is considered as one of the best social programs in the world and it is the reason due to its continuation. After PPP's government, every party has continued this program and I think it is because of positive impacts of BISP.

Q5: In your opinion, which program has long term benefits conditional or unconditional cash transfers? Can unconditional cash transfers make beneficiaries self-sufficient?

Human development role is that you are to give cash transfer but you link it with some human development indicator. For example right now in CCT it is the education. Which is basically we say that beneficiaries will get an amount of 750 other than the 5000, but with this you would have to confirm that that your children are going to school and attendance would be under examination. So the advantage of CCT is the children will get education, and in longer run these children will

have better chances of getting out of poverty line. Thus CCT's are initiated to cater the human development components with the cash transfers.

The CCT AND UCT beneficiaries are same. The condition is that all the UCT beneficiaries if they have children and they haven't completed primary education they can become part of the CCT project.

The problem is that the rate of out of school children is higher in these families, from the data that we analyzed about 70 percent children are about of school. So this community needs it the most we cannot leave them and target another community which has a lesser rate of out of school children. Thus, these families deserve it most as the reason of their poverty is basically illiteracy. Till the time they are not educated they cannot improve their human development indicators. As I said you have to fulfill the basic need first of all that is food then you move towards the other conditions. In the world the programs are started from UCT to attract people, it is not feasible to impose conditions from the beginning. Once they are engaged then you move forward to second step.

Rest of the countries started from UCT and they gradually shifted to CCT. In Pakistan, we initiated from UCT and CCT is also functioning side by side. In future, UCT might shift to CCT. But we have to work on this model for successful implementation and accessibility before adopting CCT. This process will take time, it is not easy. Moreover, cost is also associated with the CCT program. This cost is not opportunity cost it includes education expense, health and nutrition cost targeted towards receipts of CCT. So, 750 rupees are given quarterly to beneficiaries so they can afford education expenditure of their child. The long term objective of CCT is to educate children so they can move out from poverty in the future. In order to monitor the CCT program, we analyze the

attendance of children and on the basis of attendance we give benefits to them. If someone is not meeting the 70% attendance criteria they will not get benefit.

From global evidences, it has been proven that CCT is more effective. However, UCT is also effective but if we compare both, CCT has more effective impacts. CCT is the only solution for multi-dimensional poverty multi-dimensional poverty indicators are used in this case. Graduation and pilot programs have been initiated so that women can generate income. We are also providing them skills and loan under this scheme.

5. Umer Hameed

Profile:

- ✓ Special Secretary Finance
- ✓ Ex-Secretary BISP

Q1: Do you think that BISP UCT program empowers women?

The program is gender centric, as the male head of household is incapacitated. Pakistan is right now where west 70 years back was. Although we have professionally more women now but this affect has to go down to neglected areas. When you target women in the household studies show that women act as better managers in house e.g. savings go to nutrition of children, it goes to education of children, they indulge in drug reduction, and they indulge in festivals. When CNIC are building they can vote too. They are able to get financial literacy. Financial literacy is very low so BISP also gives adult literacy training through NGOs. So in my opinion the program is doing well in fact this government is trying to target 10 billion women and you see the impact and targeting is increasing.

Q2: Do you think that BISP UCT program alleviates poverty?

The graph of the program has always gone up in all governments. The nets which refer to the poorest of the poor should be encouraged. It is a scientifically discrete program. Due to scientific process it is objective. there has been problems due to middle man. These sales agents take small amount of money from the beneficiaries but we ask bans to control this. But the corruption is less due to scientific process and objectivity and lesser role of middle man. Aim of BISP is to relieve poverty that is a big challenge, that what inputs should be given

Q: do you think 5000 per quarter is sufficient amount in this time of high inflation?

It saves from destitution because 5000 rupees may not be a big amount for us but this is a handsome amount for poor. It creates eligibility of women-CNIC cards. Now you see the Imran khan's government is working for human resource development, so when the focus is on HR then this kind of programs grow more. They are working on housing, small loans for agriculture; they are helping BISP to enhance UCT, IMF also supported. Thus this government has the focus to increase the size of this social safety net. The problem is that whatever i did is still there, i tried to bring awareness, we also started graduation through collaboration which is basically the high enterprises (Angro, nestle) asked to give us around 500 women who would be trained and would become sales reps. So what happened was that they trained them for 6 weeks and they started selling their products and in return these women were able to save about 6000 rupees (the commotion). When they were stabilized these women were got out of the contract.

Q3: Why do you think MOF is giving such heavy funding to BISP? Is it because the program is effective or other political incentives?

It started being a political program but the mandate said that this started being a program to buffer poor from shocks of high inflation. It saves from destitution because 5000 rupees may not be a big amount for us but this is a handsome amount for poor. It creates eligibility of women-CNIC cards. The program is gender centric, as the male head of household is incapacitated. Pakistan is right now where west 70 years back was. Although we have professionally more women now but this affect has to go down to neglected areas. The graph of the program has always gone up in all governments. The nets which refer to the poorest of the poor should be encouraged. It is a scientifically discrete program. Due to scientific process it is objective. These sales agents take small amount of money from the beneficiaries but we ask bans to control this. But the corruption is less due to scientific process and objectivity and lesser role of middle man. There are challenges but still the program is successful overall. it will grow and it should grow.

Q4: In your opinion, which program has long term benefits conditional or unconditional cash transfers? Can unconditional cash transfers make beneficiaries self-sufficient?

Un conditional cash transfer is only to attract people towards the program it does not have any long term impact whereas, programs such as conditional and graduation have greater impact on poverty alleviation in the longer run. The graph of the program has always gone up in all governments. The nets which refer to the poorest of the poor should be encouraged. It is a scientifically discrete program. Due to scientific process it is objective. There have been problems due to middle man because these sales agents take small amount of money from the beneficiaries but we ask bans to control this. But the corruption is less due to scientific process and objectivity and lesser role of middle man. There are challenges but still the program is successful overall. It will grow and it should grow. The nutrition should start, I ask why it hasn't started yet, and the pilot is already tested. We had sign MOC with world food program. The nutrition program is

basically a sachet for female and child to overcome malnutrition (Sindh pilot project done). Aim of BISP is to relieve poverty that is a big challenge, that what inputs should be given. We are far behind time. We need to do more; we need to put more programs with internal monitoring system free from corruption. As in Pakistan all system are corrupt and everyone wants their share in the pie, but the good news is that BISP a very functional program covering almost 6 million women. I was there for about 1 year and 2 months, when I took over a lot of things were to be done e.g. basic systems were missing in terms of programming and developing.

6. Gul Najam Jami

Profile:

- ✓ Consultant, World Bank

Q1. Do you think that BISP UCT program empowers women?

Initially, it was believed that Benazir Income support program due to its political name will have a negative perception among public. It was never designed as an empowerment program and was not related to any gender. BISP was short term one-year program. Economic empowerment is necessary to achieve before achieving any other empowerment. We have to empower women economically so they can achieve other types of empowerment. Poorest of the poor does not need education or health, they need food for survival. It was initiated for a year in 2008 when economic meltdown occurred to help poorest of the poor so they can feed their families. It was a short term relief as a result of 2008 economic meltdown. Decision making and spending power of women beneficiaries are some of the indicators to measure women empowerment. Women empowerment indicators are difficult to measure so it is difficult to measure empowerment as well. Initially, BISP used to give cash to the head of household. But after sometime, BISP decided to provide that

money to women. As a result of this initiative women started acquiring National Identity Cards (CNIC). Studies show that when cash are given to women they spend it for the welfare of the family which means they have some decision making power in their household. BISP will improve local economy and women will get empower at the household level. Mobility of women has increased as result of BISP program. In Pakistan, women labor participation is very low, though have high level of education. The idea behind BISP program was to lift this segment of society, so they can contribute to the economy. The performance and progress of BISP is very impressive. BISP is considered as one of the best programs in the world.

Q2. Do you think that BISP UCT program alleviates poverty?

Pakistan is 26th largest economy of the world but, there is inequality and inequitable distribution of wealth. Only 5-10% has all the wealth whereas, rest is hand to mouth. So, we force government to redistribute money. Pakistan spend on non-productive activities. World Bank force governments to redistribute the money and distribute public funds in different areas to eliminate inequality. Unequal distribution of wealth creates distortion in the society. Programs like BISP do not alleviate poverty but, redistribute money and help in the elimination of unequal distribution of wealth.

Q2. Do you think 5000 per quarter is sufficient amount in this time of high inflation?

Abdullah

World Bank is supporting BISP program for 10 years. It started in 2009 and 60b were granted to BISP. World Bank gave 150m and 100m dollars in year 2012 and 2017 respectively. World Bank's main purpose was to force government to eliminate unequal distribution through BISP program. In our opinion, 5000 per quarter is very less amount for an individual to fulfil their basic needs.

However, BISP is not a poverty alleviation program but a social safety net, which gives grant to poor so that they can survive and do not die out of hunger.

Q3. Why do you think WB is giving such heavy funding to BISP? Is it because the program is effective or other political incentives? Dania

In our opinion, investment in BISP program has been very profitable. It has achieved tremendous results. World Bank force governments to redistribute the money and distribute public funds in different areas to eliminate inequality. World Bank is a third party. Before giving funds to the BISP we studied their complete organization system, procurement, operational, human resource system and internal working. World Bank set certain criteria that BISP have to meet. After every three months, BISP have to conduct evaluation through third party and evaluation firms. Auditor General of Pakistan conducts audit and we follow that report because it is authentic. BISP has improved their system in many ways. On the basis of its effectiveness we provide them heavy funds. PTI government has expanded this program.

Q4. In your opinion, which program has long term benefits conditional or unconditional cash transfers? Can unconditional cash transfers make beneficiaries self-sufficient?

Unconditional cash transfer is simple and not complicated. Conditional programs are effective and they improve socio economic conditions of a country. Conditional cash transfers will be provided if you avail health and education services and as result socio economic indicators will increase. In case of unconditional programs, you are not educating them. Beneficiaries will spend on survival not on growth. *UCT's at BISP are supposed to act as a first aid kit whereas CCT's are supposed to act more of a poverty alleviation program.*

Conditional will force people to send their children to school and to use health services. Therefore, in my opinion, BISP should shift towards conditional cash transfer program. However, some people cannot survive without unconditional programs such as aged people. *Societies don't progress over unconditional cash transfers. In public schools, there are no exams for children form 1-5. There is a dire need of programs that involve skilled training, entrepreneurship and graduation models to help grow our beneficiaries. Cash is for survival however it doesn't build the personality. Keeping in mind the need of another small segment, unconditional cash transfers for disabled and aged men is planned to be initiated in the near future*

Q5. Does World Bank intervene in BISP policies?

Yes, World Bank intervenes in BISP policies. When we provide support to any government organization, we realize that it is not perfect organization and they need to strengthen their organization to achieve effectiveness. World Bank provided BISP a framework for their IT and corruption policy.

There was a problem that if a beneficiary woman dies, what will happen next. Will anyone from the family will get money, so in order to solve this problem we made the ' . This policy is not implemented yet. According to next of kin policy', if beneficiary women have a daughter, cash will be given to her after her death. Ever married women policy is now abolished. According to BISP program, old man whose wife is dead and is living alone will also get cash.

7. Dr. Durr-e Nayab

Profile:

- ✓ Joint Director, PIDE
- ✓ Area of Specialization: Health Demography, Class structure, Age structure dynamics

- ✓ Ph.D. Australian National University (ANU), Canberra
- ✓ Email: nayab@pide.org.pk

Q1: Do you think that BISP UCT program empowers women?

BISP unconditional cash transfer program does in fact empower women but to what extent that is still an area where more research needs to be done and I'm sure the research you students are undertaking as your final year thesis will help in answering that question.

I conducted a study with Dr Shujat on the impact of BISP Waseela-e-Sehat program and during this research I came across women who told me that when debit cards were being used as means to get the cash transfers many people would just come to me and tell me that they would take my card and get the BISP grant from ATM machine but they would charge me money for this service and I being financially illiterate and socially immobile had no other option but to agree to their terms and conditions. So with the help of this example we can see that BISP program is not fully empowering every women beneficiary

However, the BISP has been designed as a women centric program. It empowered women by giving money to only those women who had a valid CNIC card so a lot of women went out of their houses just to get National identity cards and get enrolled as BISP beneficiary. Having CNIC is a big step towards women's social and political empowerment. Now these women can cast their votes in general elections and are visible

Q2: We have selected the Rawalpindi and Attock district as our sample size due to accessibility, financial and time constraints. Do you think this sample is truly representative of the "poorest of the poor"?

The term Women empowerment has different implications when we consider the north south divide in our county. In the south, indicators of women empowerment are very bad e.g. women are married at early ages and not given permission to go out of house. Women from northern Punjab especially face less social and cultural barriers to social mobility, education and earning own livelihood. On the other hand women who live in southern Punjab, Sindh and Baluchistan face much more restrictions. So the real impact would be visible in the southern region of the country. But as an academic expert I understand that you are students so you have accessibility and financial constraints so your sample size is restricted as well to only northern Punjab areas. I believe that your sample can be truly representative if you try to include the poorest household in both districts. Also, you must acknowledge the inherent bias in your sample size and that it does exclude the southern Pakistan.

Q3: How would you define empowerment as an academic expert?

Mobility and decision making power are two main indicators of women empowerment. In Pakistan, women are mostly not allowed to move in society without a male accomplice. Women will not be able to get the BISP grant Women are not given authority to make households decisions. However, when you will ask these women about their conditions most will tell you that they are happy this is because they are living in darkness they don't know what empowerment actually is they are unaware of their constitutional rights and privileges. The phrase ignorance is bliss rightly fits their situation. They are living in so much ignorance that they don't even realize how vulnerable they are.

Q4: do you think 5000 per quarter is sufficient amount in this time of high inflation?

We should thank Allah always for his blessings on us. BISP targets “poorest of poor” that are the most vulnerable and under privileged people of our society. When BISP UCT program started the amount given was just 1200 rupees and at that time I asked myself this question as well that how can such a small amount make any difference in the life of poor people. But once I interviewed some of the beneficiaries myself, I realized that even this small amount is a blessing for them. So yes I do believe that 5000 rupees is enough money to provide a social safety net for these people and help them buy essential food and medicines.

Q5: Do you think that BISP UCT program alleviates poverty?

I think that mere 5000 rupees per quarter are sufficient for people living in extreme poverty but only to sustain them enough that they don’t die of hunger or illness. This amount can only meet their basic needs of food, water, shelter and medicines. It cannot in itself bring these people out of poverty. For poverty alleviations it is important that the amount is sufficient to meet the basic needs and also be able to leave some money for investment or setting up small business so that more sources of revenue are generated.

Q6: Why do you think MOF is giving such heavy funding to BISP? Is it because the program is effective or other political incentives?

I don’t think that political agenda is behind continuation of BISP rather it is the need and utility of BISP that had led successive governments to continue running the program. BISP in its initial stages can be termed as political since the selection criterion for beneficiaries was not objective. MNAs were asked to select people from their own constituencies that they find deserving. This led to many undeserving candidates becoming BISP beneficiaries because of party affiliation and political motives. However, with time BISP had made its selection criteria more scientific and now

PMT score cards are used to select the poorest people of Pakistan regardless of party affiliation, religion or ethnicity. As a researcher, I conducted a study on BISP's Waseela-e-Sehat program in 2015 (Link: <https://pide.org.pk/pdf/Waseela-e-Sehat-Study.pdf>) and found that the program does have a positive impact on the health of poor people. So in my Opinion BISP is the only major social safety net program in Pakistan and it is doing well considering the cases of fraud and corruption reported and the level of poverty that exists in Pakistan.

Q7: In your opinion, which program has long term benefits conditional or unconditional cash transfers? Can unconditional cash transfers make beneficiaries self-sufficient?

I think that unconditional cash transfer programs do have the tendency to make people dependent. It can also lead to disincentives for earning money. On the other hand conditional cash transfer program attach a particular condition with the cash grant and this ensure that people spend money keeping in mind that condition. For example the Waseela-e- Taleem program gives cash to only those women who are able to maintain 70% attendance of their enrolled children. This cash therefore, encourages women to make sure their children go to school regularly. Unconditional cash grants are given only to the poorest people with the aim to provide them a safety net. Its purpose is not to make poor self-sufficient. It just ensures that people don't die of hunger or illness.

8. A Renowned Economist:

The name and occupation was asked to be kept anonymous so keeping in mind the ethical consideration we will not write the name of this economist.

Q1: BISP and women empowerment?

By giving 5000 on a quarterly basis you cannot empower woman. BISP is an unconditional cash transfer and we know UCTs cannot empower or make any segment of society self-sufficient. However, in order to achieve women empowerment it is necessary to shift from UCTs to CCTs. Conditional Cash transfers that focus on educating young girls and imparting useful skills can empower women. BISP does not even target every women, it excludes unmarried women, transgender and women in the old age home. Due to this program, women have acquired CNIC but through this we cannot say that it has empowered women. Financial literacy is still very low. Without any training program or conditions we can never achieve women empowerment.

Q2. Conditional VS Unconditional:

Main purpose of CCT is to eradicate poverty and UCTs help poorest of the poor to survive. By giving 5000 to poor you cannot alleviate poverty. However, it will make them dependent on cash. So, we have to shift to CCTs as other developing countries. Unconditional Cash transfer programs cannot raise the living standards of beneficiaries. On the other hand, conditional cash transfers make beneficiaries self-sufficient by attaching condition to it. For example Waseela-e-Taleem and other CCTs programs raise enrolment rate and make them self-sufficient in the longer run. Through CCTs we can give poor skills and in this way they can get out of poverty and will be independent.

Q3: Political incentive/agenda?

I think we should change the name of Benazir Income support program because due to its political name it has a negative perception among public. It should be free from any political linkages and should not be linked to any political party. Its name should be changed so that people realize that it is a national program not a party sponsored program that helps them bank votes especially from poor segments of society.

Q4. Do you think 5000 per quarter is sufficient amount in this time of high inflation?

As I have said earlier, a cash transfer of PKR 5,000 transferred to beneficiaries quarterly cannot make any difference. With such high inflation rate, we cannot eradicate poverty through this amount. People cannot survive over a cash transfer of mere 5,000 Rupees on quarterly basis. At a given inflation rate this amount cannot help poor to fulfill his basic needs. This amount cannot make any difference and moreover, it will only make beneficiaries dependent on government.

Due to lack of cohesion and coordination among different provinces we cannot implement a better national program. If we would be able to achieve cohesion we can implement a better cash transfer program that will make poor self-sufficient.

9. Former bureaucrat interview:

The name and occupation was asked to be kept anonymous so keeping in mind the ethical consideration we will not write the name of this economist.

Q1: BISP and women empowerment?

We managed to get the views of former FPSC Board member on BISP's contribution to women empowerment as well as poverty alleviation. According to him, women empowerment is a very broad aspect it could not be measured easily. Whereas, role of BISP is concerned in the phenomena the impact is clearly not visible. He acknowledged the criteria of presence of CNIC for eligibility that it could at least make women be a part of voting cycle but there are a lot of corruption and loop holes in the system which makes the process of empowerment relatively inefficient thus they need to be rectified.

Q2: Political incentive/agenda?

His views on the program being politically influenced were that from the beginning of the program the name itself has a politically incentivized outlook and over the period of 10 years the name isn't changed shows a political bias in its own shape. He also mentioned the scam messages which contribute to ineffectiveness as well as lack of trust for the program. He concluded by pointing out certain corrections which should be carried out to make the program effective such as more focus toward conditional cash transfers, de-politicization as well as accountability and transparency to control corruption.

Q3: Conditional VS Unconditional:

We asked whether unconditional or conditional cash transfer program are effective on this debate he sided with conditional cash transfer programs by saying that unconditional transfer program is providing a negligible amount of money to the poorest of poor and making them dependent on that, he said the unconditional cash transfers hold a high probability for making them inefficient. He added that in areas where education scarce and the rate of literacy level is in constant decline this amount can cause a raise in domestic violence and abuse for control of this unconditional money.

Q4. Do you think 5000 per quarter is sufficient amount in this time of high inflation?

He said that BISP is a successful program in terms of providing an immediate cushion to the poorest of the poor but if we view it in a long run and broader perspective it is not able to alleviate poverty. He added that amount of PKR 5000 where rate of inflation is increasing day by day is simply negligible.

SPSS TABLES:

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
CT PA *	105	100.0%	0	0.0%	105	100.0%

Table 22: Case Processing Summary (BISP unconditional cash transfer program and Poverty Alleviation)

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
CT * WE	105	100.0%	0	0.0%	105	100.0%

Table 23: Case Processing Summary (Cash Transfers and Women empowerment)

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
CT SE *	105	100.0%	0	0.0%	105	100.0%

Table 24: Case Processing Summary (Cash transfers and Social Empowerment)

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
CT EE *	105	100.0%	0	0.0%	105	100.0%

Table 25: Case Processing Summary (Cash transfers and Economic Empowerment)

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
CT PE *	105	100.0%	0	0.0%	105	100.0%

Table 26: Case Processing Summary (Cash Transfers and Political Empowerment)

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
CT PSYE *	105	100.0%	0	0.0%	105	100.0%

Table 27: Case Processing Summary (Cash Transfers and Psychological Empowerment)

		Poverty Alleviation												Total	
		.67	.78	.89	1.00	1.11	1.22	1.33	1.44	1.56	1.67	1.78	1.89		2.00
BISP unconditional Cash Transfer program	0.00	0	0	1	7	8	8	4	3	4	3	10	2	0	50
	1.00	1	2	9	3	7	9	11	7	3	2	0	0	0	55
Total		1	3	14	10	17	17	15	10	7	5	4	1	1	105

Table 28: Cross tabulation (BISP unconditional cash transfer program and Poverty Alleviation)

		Women empowerment										Total
		.78	.89	1.00	1.03	1.03	1.08	1.09	1.11	1.18	1.50	
CT 0.00		6	9	5	6	10	6	5	2	1	0	50
	1.00	4	4	6	4	7	8	6	12	3	2	55
Total		10	13	10	10	17	14	11	14	4	2	105

Table 29: Cross tabulation: Cash Transfers and Women empowerment

		Social Empowerment																	Total		
		.18	.22	.27	.33	.36	.44	.45	.55	.56	.64	.67	.73	.78	.82	.89	.91	1.00		1.11	1.22
CT 0.00		0	1	0	2	0	5	10	0	7	0	12	2	1	6	3	1	0	0	0	50
	1.00	2	0	4	0	2	0	2	8	0	7	0	7	0	14	0	3	2	3	1	55
Total		2	1	4	2	2	5	12	8	7	7	12	9	1	20	3	4	2	3	1	105

Table 30: Cross tabulation (Cash transfers and Social Empowerment)

		EE												Total	
		.71	.86	1.00	1.14	1.29	1.43	1.57	1.71	1.85	1.92	2.26	2.34		2.52
CT	0.00	1	0	0	8	2	6	7	5	10	7	4	0	0	50
	1.00	0	0	2	1	3	3	5	5	6	6	14	4	6	55
Total		1	0	2	9	5	9	12	10	16	13	18	4	6	105

Table 31: Cross tabulation (Cash transfers and Economic Empowerment)

		PE								Total
		0.12	0.14	0.29	0.43	0.57	0.71	.86	1.45	
CT	0.00	9	6	4	12	11	6	2	0	50
	1.00	2	9	7	9	8	13	5	2	55
Total		11	15	11	21	19	19	7	2	105

Table 32: Cross tabulation(Cash Transfers and Political Empowerment)

		PSYE												Total	
		.71	.86	1.00	1.14	1.29	1.43	1.57	1.71	1.85	1.92	2.16	2.20		2.31
CT	0.00	1	0	0	8	2	6	7	5	10	7	4	0	0	50
	1.00	0	0	2	1	3	8	5	5	6	6	14	4	1	55
Total		1	0	2	9	5	14	12	10	16	13	18	4	1	105

Table 33: Cross tabulation (Cash Transfers and Psychological Empowerment)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.863	12	.021
Likelihood Ratio	16.389	12	.014
Linear-by-Linear Association	.004	1	.049
N of Valid Cases	105		

Table 34: Chi-Square Tests (BISP unconditional cash transfer program and Poverty Alleviation)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	99.655	37	.014
Likelihood Ratio	137.685	37	.000
Linear-by-Linear Association	1.907	1	.167
N of Valid Cases	105		

Table 35: Chi-Square Tests (Cash Transfers and Women empowerment)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	100.189	18	.034
Likelihood Ratio	138.593	18	.000
Linear-by-Linear Association	2.245	1	.134
N of Valid Cases	105		

Table 36: Chi-Square Tests (Cash transfers and Social Empowerment)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	105.000	59	.004
Likelihood Ratio	145.323	59	.000
Linear-by-Linear Association	73.057	1	.000
N of Valid Cases	105		

Table 37: Chi-Square Tests (Cash transfers and Economic Empowerment)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.835	7	.035
Likelihood Ratio	19.317	7	.000
Linear-by-Linear Association	3.175	1	.075
N of Valid Cases	105		

Table 38: Chi-Square Tests (Cash Transfers and Political Empowerment)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15.635	18	.009
Likelihood Ratio	20.680	18	.001
Linear-by-Linear Association	.110	1	.045
N of Valid Cases	105		

Table 39: Chi-Square Tests (Cash Transfers and Psychological Empowerment)

	Value	Asymp. Error	Std.	Approx. T	Approx. Sig.
Pearson's R	.06	.98		.64	0.8
N of Valid Cases	105				

Table 40: Symmetric Measures (BISP unconditional cash transfer program and Poverty Alleviation)

	Value	Asymp. Error	Std.	Approx. T	Approx. Sig.
Pearson's R	.351	.094		.87	0.91
N of Valid Cases	105				

Table 41: Symmetric Measures (Cash Transfers and Women empowerment)

	Value	Asymp. Error	Std.	Approx. T	Approx. Sig.
Pearson's R	0.31	.093		.61	0.6
N of Valid Cases	105				

Table 42: Symmetric Measures (Cash transfers and Social Empowerment)

	Value	Asymp. Error	Std.	Approx. T	Approx. Sig.
Pearson's R	.75	.019		.87	0.9
N of Valid Cases	105				

Table 43: Symmetric Measures (Cash transfers and Economic Empowerment)

	Value	Asymp. Error	Std.	Approx. T	Approx. Sig.
Pearson's R	.175	.096		1.801	0.7
N of Valid Cases	105				

Table 44: Symmetric Measures (Cash Transfers and Political Empowerment)

	Value	Asymp. Error	Std.	Approx. T	Approx. Sig.
Pearson's R	.033	.097		.331	0.7
N of Valid Cases	105				

Table 45: Symmetric Measures (Cash Transfers and Psychological Empowerment)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.000	1	.000	.004	.002
Within Groups	7.869	103	.076		
Total	7.869	104			

Table 46: ANOVA (BISP unconditional cash transfer program and Poverty Alleviation)

WE	Sum Squares	of df	Mean Square	F	Sig.
Between Groups	.058	1	.058	1.924	.002
Within Groups	3.121	103	.030		
Total	3.179	104			

Table 47: ANOVA (Cash Transfers and Women empowerment)

	Sum Squares	of df	Mean Square	F	Sig.
Between Groups	.099	1	.099	0.111	.01
Within Groups	4.493	103	.044		
Total	4.593	104			

Table 48: ANOVA (Cash transfers and Social Empowerment)

EE	Sum Squares	of df	Mean Square	F	Sig.
Between Groups	23.395	1	23.395	243.182	.001
Within Groups	9.909	103	.096		
Total	33.305	104			

Table 49: ANOVA (Cash transfers and Economic Empowerment)

	Sum Squares	of df	Mean Square	F	Sig.
Between Groups	.000	1	.000	.004	.031
Within Groups	7.869	103	.076		
Total	7.869	104			

Table 50: ANOVA (Cash Transfers and Political Empowerment)

	Sum Squares	of Df	Mean Square	F	Sig.
Between Groups	.015	1	.015	.109	0.012
Within Groups	14.403	103	.140		
Total	14.419	104			

Table 51: ANOVA: (Cash Transfers and Psychological Empowerment)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	44.707	34	.001
Likelihood Ratio	42.150	34	.001
Linear-by-Linear Association	7.673	1	.006
N of Valid Cases	55		

Table 52: Chi-Square Tests (Land Rights and Women Empowerment)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	26.435	18	.000
Likelihood Ratio	33.142	18	.016
Linear-by-Linear Association	.259	1	.011
N of Valid Cases	55		

Table 53: Chi-Square Tests (Land Rights and Poverty alleviation)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	35.142	27	.001
Likelihood Ratio	26.556	27	.001
Linear-by-Linear Association	.109	1	.056
N of Valid Cases	55		

Table 54: Chi-Square Tests (Bargaining power and Poverty Alleviation)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	88.147	51	.001
Likelihood Ratio	63.357	51	.115
Linear-by-Linear Association	29.381	1	.000
N of Valid Cases	55		

Table 55: Chi-Square Tests (Bargaining Power and Women Empowerment)

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.377	.116	0.963	.06
N of Valid Cases	55			

Table 56: Symmetric Measures (Land Rights and Women Empowerment)

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.069	.128	.505	.07
N of Valid Cases	55			

Table 57: Symmetric Measures (Land Rights and Poverty alleviation)

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.061	.155	.442	.000
N of Valid Cases	55			

Table 58: Symmetric Measures (Bargaining power and Poverty Alleviation)

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.738	.067	7.953	.000
N of Valid Cases	55			

Table 59: Symmetric Measures (Bargaining Power and Women Empowerment)

	Sum of Squares	Df	Mean Square	F	Sig.
Landrights Between Groups	9.975	17	.587	1.845	.039
Landrights Within Groups	11.770	37	.318		
Landrights Total	21.745	54			

Table 60: ANOVA (Land Rights and Women Empowerment)

	Sum of Squares	Df	Mean Square	F	Sig.
Landrights Between Groups	6.282	9	.698	2.031	.028
Landrights Within Groups	15.464	45	.344		
Landrights Total	21.745	54			

Table 61: ANOVA (Land Rights and Poverty alleviation)

	Sum of Squares	Df	Mean Square	F	Sig.
Bargpower Between Groups	13.376	9	1.486	1.672	.021
Within Groups	40.006	45	.889		
Total	53.382	54			

Table 62: ANOVA (Bargaining power and Poverty Alleviation)

	Sum of Squares	Df	Mean Square	F	Sig.
Bargpower Between Groups	41.358	17	2.433	7.486	.000
Within Groups	12.024	37	.325		
Total	53.382	54			

Table 63: ANOVA - Bargaining Power and Women Empowerment

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	128.958	130	0.03
Likelihood Ratio	188.122	130	.000
Linear-by-Linear Association	1.818	1	.002
N of Valid Cases	55		

Table 64: CHI SQUARE: PMT Score and Poverty Alleviation

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.426	.125	3.432	0.89
N of Valid Cases	55			

Table 65: Symmetric Measures or correlation- PMT Score and Poverty Alleviation

		Sum of Squares	Df	Mean Square	F	Sig.
PA	Between Groups	2.250	45	.050	.655	.032
	Within Groups	.687	9	.076		
	Total	2.937	54			
WE	Between Groups	.769	45	.017	1.548	.048
	Within Groups	.099	9	.011		
	Total	.869	54			

Table 66: ANOVA PMT score and Poverty alleviation

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	273.333 ^a	200	.000
Likelihood Ratio	102.670	200	.000
Linear-by-Linear Association	1.10	1	.092
N of Valid Cases	55		

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.143	.107	1.054	.001
N of Valid Cases	55			

Table 68: Symmetric Measures: PMT and women empowerment

Table 67: Chi-Square Tests: PMT and women empowerment

		Sum of Squares	df	Mean Square	F	Sig.
PA	Between Groups	2.250	45	.050	.655	.032
	Within Groups	.687	9	.076		
	Total	2.937	54			
WE	Between Groups	.769	45	.017	1.548	.048
	Within Groups	.099	9	.011		
	Total	.869	54			

Table 69: ANOVA PMT score and women empowerment

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	55.437	32	.030
Likelihood Ratio	78.033	32	1.000
Linear-by-Linear Association	0.839	1	.075
N of Valid Cases	55		

Table 70: Chi-Square Tests- Education of beneficiaries and poverty alleviation

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.185	.149	1.367	0.86
N of Valid Cases	55			

Table 71: Symmetric Measures- Education of beneficiaries and poverty alleviation

	Sum of Squares	df	Mean Square	F	Sig.	
PA	Between Groups	.073	3	.024	.134	.030
	Within Groups	2.864	51	.056		
	Total	2.937	54			
WE	Between Groups	.019	3	.006	.284	.025
	Within Groups	.850	51	.017		
	Total	.869	54			

Table 72: ANOVA: Education level and Poverty alleviation

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	57.316	50	.030
Likelihood Ratio	30.137	50	.001
Linear-by-Linear Association	.000	1	.097
N of Valid Cases	55		

Table 73: Chi-Square Tests- Level of Education of Beneficiary and Women Empowerment.

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R N of Valid Cases	.000 55	.112	.003	0.86

Table 74: Symmetric Measures- Level of Education of Beneficiary and Women Empowerment.

	Sum of Squares	df	Mean Square	F	Sig.	
PA	Between Groups	.073	3	.024	.134	.030
	Within Groups	2.864	51	.056		
	Total	2.937	54			
WE	Between Groups	.019	3	.006	.284	.025
	Within Groups	.850	51	.017		
	Total	.869	54			

Table 75: ANOVA: Education level and Women empowerment

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	47.279	38	.050
Likelihood Ratio	60.043	38	.000
Linear-by-Linear Association	19.880	1	.000
N of Valid Cases	55		

Table 76: Chi-Square Tests- employment status and its relation to poverty alleviation

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R N of Valid Cases	.607 55	.093	5.557	0.78

Table 77: Symmetric Measures- employment status and its relation to poverty alleviation

		Sum of Squares	Df	Mean Square	F	Sig.
PA	Between Groups	.002	1	.002	.036	.050
	Within Groups	2.935	53	.055		
	Total	2.937	54			
WE	Between Groups	.201	1	.201	16.004	.000
	Within Groups	.667	53	.013		
	Total	.869	54			

Table 78: ANOVA Employment status and Poverty alleviation

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	46.294 ^a	45	.001
Likelihood Ratio	58.455	45	.086
Linear-by-Linear Association	.051	1	.821
N of Valid Cases	55		

Table 79: Chi-Square Tests: Employment status and Women Empowerment

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.482	.098	4.000	0.9
N of Valid Cases	55			

Table 80: Symmetric Measures: Employment status and Women Empowerment

		Sum of Squares	df	Mean Square	F	Sig.
PA	Between Groups	.002	1	.002	.036	.004
	Within Groups	2.935	53	.055		
	Total	2.937	54			
WE	Between Groups	.201	1	.201	16.004	.000
	Within Groups	.667	53	.013		
	Total	.869	54			

Table 81: ANOVA Employment status and Women Empowerment

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	102.452	30	.040
Likelihood Ratio	122.849	30	1.000
Linear-by-Linear Association	2.240	1	.000
N of Valid Cases	55		

Table 82 CHI square Size of Family and Poverty alleviation

	Value	Asymp. Std. Error ^a	Approx. T ^b	Approx. Sig.
Pearson's R	.476	.112	3.941	0.87
N of Valid Cases	55			

Table 83: Symmetric Measures: Size of Family and Poverty alleviation

	Sum of Squares	df	Mean Square	F	Sig.	
PA	Between Groups	.292	3	.097	1.873	.046
	Within Groups	2.646	51	.052		
	Total	2.937	54			
WE	Between Groups	.102	3	.034	2.252	.033
	Within Groups	.767	51	.015		
	Total	.869	54			

Table 84: ANOVA- Size of Family and Poverty alleviation

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	121.922	60	.060
Likelihood Ratio	101.167	60	1.000
Linear-by-Linear Association	.029	1	.065
N of Valid Cases	55		

Table 85: Chi-Square Tests: Size of Family and Women Empowerment

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	-.117	.149	-.854	.397
N of Valid Cases	55			

Table 86: Symmetric Measures: Size of Family and Women Empowerment

		Sum of Squares	df	Mean Square	F	Sig.
PA	Between Groups	.292	3	.097	1.873	.001
	Within Groups	2.646	51	.052		
	Total	2.937	54			
WE	Between Groups	.102	3	.034	2.252	.063
	Within Groups	.767	51	.015		
	Total	.869	54			

Table 87: ANOVA: Size of Family and Women Empowerment

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	43.645	38	.021
Likelihood Ratio	55.315	38	.000
Linear-by-Linear Association	1.080	1	.099
N of Valid Cases	55		

Table 88: Chi-Square Tests: Financial Literacy and Poverty Alleviation

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.141	.139	1.040	0.8
N of Valid Cases	55			

Table 89: Symmetric Measures: Financial Literacy and Poverty Alleviation

		Sum of Squares	df	Mean Square	F	Sig.
PA	Between Groups	.241	4	.060	1.115	.030
	Within Groups	2.697	50	.054		
	Total	2.937	54			
WE	Between Groups	.029	4	.007	.436	.022
	Within Groups	.840	50	.017		
	Total	.869	54			

Table 90: ANOVA - Financial Literacy and Poverty Alleviation

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	44.402 ^a	45	.030
Likelihood Ratio	56.362	45	.000
Linear-by-Linear Association	2.791	1	.095
N of Valid Cases	55		

Table 91: Chi-Square Tests: Financial Literacy and Women Empowerment

	Value	Asymp. Std. Error ^a	Approx. T ^b	Approx. Sig.
Pearson's R	.227	.126	1.700	0.7
N of Valid Cases	55			

Table 92: Symmetric Measures: Financial Literacy and Women Empowerment

	Sum of Squares	df	Mean Square	F	Sig.	
PA	Between Groups	.241	4	.060	1.115	.030
	Within Groups	2.697	50	.054		
	Total	2.937	54			
WE	Between Groups	.029	4	.007	.436	.022
	Within Groups	.840	50	.017		
	Total	.869	54			

Table 93: ANOVA : Financial Literacy and Women Empowerment

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	46.527	38	.010
Likelihood Ratio	62.054	38	.000
Linear-by-Linear Association	10.725	1	.001
N of Valid Cases	55		

Table 94: Chi-Square Tests: Area and Poverty Alleviation

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.446	.084	3.624	0.8
N of Valid Cases	55			

Table 95: Symmetric Measures: Area and Poverty Alleviation

		Sum of Squares	Df	Mean Square	F	Sig.
PA	Between Groups	.001	1	.001	.014	.008
	Within Groups	2.937	53	.055		
	Total	2.937	54			
WE	Between Groups	.001	1	.001	.083	.024
	Within Groups	.867	53	.016		
	Total	.869	54			

Table 96: ANOVA: Area and Poverty Alleviation

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	46.880 ^a	45	.001
Likelihood Ratio	62.054	45	.001
Linear-by-Linear Association	.179	1	.077
N of Valid Cases	55		

Table 97: Chi-Square Tests: Area and Women Empowerment

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.120	.132	.881	0.86
N of Valid Cases	55			

Table 98: Symmetric Measures: Area and Women Empowerment

		Sum of Squares	df	Mean Square	F	Sig.
PA	Between Groups	.001	1	.001	.014	.008
	Within Groups	2.937	53	.055		
	Total	2.937	54			
WE	Between Groups	.001	1	.001	.083	.024
	Within Groups	.867	53	.016		
	Total	.869	54			

Table 99: ANOVA: Area and Women Empowerment

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.895	17	.021
Likelihood Ratio	1.809	17	.112
Linear-by-Linear Association	.037	1	.000
N of Valid Cases	55		

Table 100: Chi-Square Test: Women Empowerment and Access to credit

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.738	.067	7.953	.821
N of Valid Cases	55			

Table 101: Symmetric Measures: Women Empowerment and Access to credit

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	2.354	17	.080	5.238	.004
Within Groups	5.482	37	.148		
Total	6.836	54			

Table 102: ANOVA : Women Empowerment and Access to credit

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	30.711 ^a	34	.001
Likelihood Ratio	33.839	34	.175
Linear-by-Linear Association	.050	1	.005
N of Valid Cases	55		

Table 103:: Chi-Square Tests: Women Empowerment and Rise in Investment Level

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.738	.067	7.953	.901
N of Valid Cases	55			

Table 104: Symmetric Measures: Women Empowerment and Rise in Investment Level

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.482	17	.087	4.224	.000
Within Groups	4.454	37	.120		
Total	5.936	54			

Table 105: ANOVA: Women Empowerment and Rise in Investment Level

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	207.869 ^a	119	.002
Likelihood Ratio	106.976	119	.777
Linear-by-Linear Association	24.387	1	.000
N of Valid Cases	55		

Table 106: Chi square: Women Empowerment and Autonomy

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.672	.075	6.607	.900
N of Valid Cases	55			

Table 107: Symmetric Measures: Women Empowerment and Autonomy

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.428	17	.143	4.924	.000
Within Groups	1.073	37	.029		
Total	3.501	54			

Table 108: ANOVA- Women Empowerment and Autonomy

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	116.3 ^a	17	.000
Likelihood Ratio	281.7	17	.000
Linear-by-Linear Association	1.919	1	.066
N of Valid Cases	55		

Table 109: Chi-Square Tests: Women Empowerment and Representation in Local, Regional political campaigns

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R N of Valid Cases	.189 55	.126	1.398	.810

Table 110: Symmetric Measures- Women Empowerment and Representation in Local, Regional political campaign

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.966	17	.292	3.447	.003
Within Groups	7.470	37	.202		
Total	12.436	54			

Table 111: ANOVA- Women Empowerment and Representation in Local, Regional political campaigns

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	140.1 ^a	17	.001
Likelihood Ratio	196.1	17	.001
Linear-by-Linear Association	3.932	1	.047
N of Valid Cases	55		

Table 112: Chi-Square Tests: Women Empowerment and Collective Awareness of Injustice

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R N of Valid Cases	.270 55	.124	2.040	.840

Table 113: Symmetric Measures- Women Empowerment and Collective Awareness of Injustice

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.346	17	.020	5.994	.001
Within Groups	.757	37	.020		
Total	1.103	54			

Table 114: ANOVA- Women Empowerment and Collective Awareness of Injustice

Moderating Variables:

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.961	17	.009
Likelihood Ratio	22.882	17	.153
Linear-by-Linear Association	2.808	1	.094
N of Valid Cases	55		

Table 115: Chi-Square Tests: Employment status of spouse and poverty alleviation

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.228	.116	1.705	0.64
N of Valid Cases	55			

Table 116: Symmetric Measures: Employment status of spouse and poverty alleviation

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.045	1	.045	2.907	.009
Within Groups	.824	53	.016		
Total	.869	54			

Table 117: ANOVA: Employment status of spouse and poverty alleviation

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.961	17	.031
Likelihood Ratio	22.882	17	.153
Linear-by-Linear Association	2.808	1	.094
N of Valid Cases	55		

Table 118: Chi-Square Tests: Employment status of spouse and women empowerment

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.228	.116	1.705	0.51
N of Valid Cases	55			

Table 119: Symmetric Measures: Employment status of spouse and women empowerment

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.045	1	.045	2.907	.031
Within Groups	.824	53	.016		
Total	.869	54			

Table 120: ANOVA: Employment status of spouse and women empowerment

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.961	17	.031
Likelihood Ratio	22.882	17	.153
Linear-by-Linear Association	2.808	1	.094
N of Valid Cases	55		

Table 121: Chi-Square Tests: Education of spouse and poverty alleviation

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.228	.116	1.705	0.64
N of Valid Cases	55			

Table 122: Symmetric Measures: Education of spouse and poverty alleviation

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.045	1	.045	2.907	.031
Within Groups	.824	53	.016		
Total	.869	54			

Table 123: ANOVA: Education of spouse and poverty alleviation

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.961	17	.031
Likelihood Ratio	22.882	17	.153
Linear-by-Linear Association	2.808	1	.094
N of Valid Cases	55		

Table 124: Chi-Square Tests: Education of spouse and women empowerment

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.228	.116	1.705	0.69
N of Valid Cases	55			

Table 125: Symmetric Measures: Education of spouse and women empowerment

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.045	1	.045	2.907	.031
Within Groups	.824	53	.016		
Total	.869	54			

Table 126: ANOVA: Education of spouse and women empowerment

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.961	17	.021
Likelihood Ratio	22.882	17	.153
Linear-by-Linear Association	2.808	1	.094
N of Valid Cases	55		

Table 127: Chi Square -other grants and poverty alleviation

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.228	.116	1.705	0.89
N of Valid Cases	55			

Table 128: symmetric measures- other grants and poverty alleviation

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.045	1	.045	2.907	.021
Within Groups	.824	53	.016		
Total	.869	54			

Table 129: ANOVA- other grants and poverty alleviation

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.961	17	.020
Likelihood Ratio	22.882	17	.153
Linear-by-Linear Association	2.808	1	.094
N of Valid Cases	55		

Table 130: Chi Square -other grants and women empowerment

	Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Pearson's R	.228	.116	1.705	0.79
N of Valid Cases	55			

Table 131: symmetric measures -other grants and women empowerment

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.045	1	.045	2.907	.021
Within Groups	.824	53	.016		
Total	.869	54			

Table 132: ANOVA- other grants and women empowerment

	Frequency	Percent	Cumulative Percent
Valid 1.00	7	6.6	6.6
Valid 0.00	33	31.4	38
Total	105	100.0	
Missing System	0	0	
Total	105	100.0	

Table 133: Frequency table for other grants

