

Social Protection of Women Through Benazir Income

Support Program

(Case Study of Dera Ghazi Khan)



Nadia Bibi

Quaid-i-Azam University

Department of Anthropology

Islamabad-Pakistan

2022

Social Protection of Women Through Benazir Income

Support Program

(Case Study of Dera Ghazi Khan)



Nadia Bibi

Thesis is submitted to the Department of Anthropology, Quaid-i-Azam University

Islamabad in partial fulfilment of the degree of Master of Philosophy in

Anthropology

Quaid-i-Azam University

Department of Anthropology

Islamabad - Pakistan

2022

Formal declaration

I hereby declare that this thesis represents my own work which has been done after registration for the degree of MPhil at Quaid-e-Azam University Islamabad and has not been previously included in a thesis or dissertation submitted to this or any other institution for a degree.

This work has not been published or submitted to any other examination board in the same or a similar form.

I am solely responsible for the content of this thesis and own the sole copyright of it.

Nadia Bibi

Islambad 2022

Quaid-i-Azam University, Islamabad

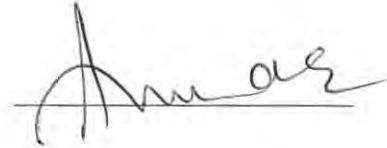
(Department of Anthropology)

Final Approval of Thesis

This is to certify that we have read the thesis submitted by Ms. Nadia Bibi. It is our judgment that this thesis is of sufficient standard to warrant its acceptance by the Quaid-i-Azam University, Islamabad for the award of the Degree of M.Phil in Anthropology.

Committee:

1. Dr. Anwar Mohyuddin
Supervisor



2. Dr. Arab Naz
External Examiner



3. Dr. Aneela Sultana
In-charge
Department of Anthropology



Acknowledgement

First and foremost, I would like to thank almighty Allah Who gave me the golden opportunity to do this wonderful project on the topic of social protection of women through Benazir income support program. My real support throughout my study was my family, my parents, and my siblings. I am thankful to my father. Without his moral and financial support, I would have never thought to complete this project. He supported me all the time during my academic hard times. I completed my degree with his courage and strength. Always thankful to you my elder brother Shahnawaz Khosa. I am thankful to you giving me your precious academic advice all the time. Today I want to say to my family, I could have not done this, if you would not have supported me. I am thankful to all of you people.

I submit my hearties gratitude to my praiseworthy supervisor Dr. Anwar Mohyuddin, lecturer in department of Anthropology Quaid-e-Azam University Islamabad, for his sincere guidance and help for completing this thesis. It was without doubt a matter of pride to work under his professional. I am also thankful to all my faculty members of Anthropology department.

I am deeply thankful to myself. From inception to completion, I did my own. I would like to express my special thanks of gratitude to my friend Baha despite of his busy schedules, he gave me different ideas in making this project unique. His motivation and help contributed tremendously to the successful completion of this thesis.

In the last but not in least, I would like to thank everyone who helped and motivated me to work on this project.

Dedication

This thesis is dedicated to:

My all-educational institutions which brought me here. My beloved parents, who never discouraged me in my learning journey. My beloved brothers and sisters; particularly my dearest brother, Mr. Shahnawaz Khosa who stands by me when things look bleak. My friends who encourage and supported me and for all those women who are spending their lives under the patriarchy but resist to shackle the chains of patriarchy.

Abstract

This dissertation examined the role of social protection of women through Benazir income support program which was launched by government of Pakistan to eliminate the poverty. The unconditional grant program targeted poor women of rural and urban area. The research is based on an ethnographic study conducted in Shah Sadar Uddin village, District Dera Ghani Khan, Punjab. The data for the research was collected by utilizing anthropological techniques by selecting a purposive sampling of 20 in-depth interviews with beneficiaries of BISP, census survey, and participant observation and these techniques were guided by structured interview guide and fieldnotes taken during fieldwork. Social protection programs aim to include women in economic activity to empower women politically, economically and socially in society, but the data of the research is aligned with critiques of social grants programs that such programs including BISP only add little amount of cash into the poor families incomes but such programs do not affect the social, political and economic structure of the society and state to empower women to take decisions according to their will, exercise their agency and invest the money in profitable sector for sustainability of income. BISP grant only empowered women for the time being to purchase and meet personal needs and sometimes little contribution to bear the family expenditures.

Key words: Pakistan, social protection programs, outreach, poverty alleviation, Benazir Income Support Program, women empowerment.

Table of Contents

CHAPTER 1	1
INTRODUCTION.....	1
1.1 THE PROBLEM.....	7
1.2 STATEMENT OF THE PROBLEM.....	8
1.3 OBJECTIVES.....	9
1.4 RESEARCH QUESTIONS.....	9
1.5 HYPOTHESIS.....	10
1.6 RATIONALE OF THE STUDY.....	10
1.7 SIGNIFICANCE OF STUDY.....	11
1.8 THEORETICAL FRAMEWORK.....	11
1.8.1 <i>Theory of social protection networks</i>	11
1.9 OPERATIONALIZATION.....	13
1.9.1 <i>Independent variable</i>	14
1.9.2 <i>Dependent variable</i>	14
1.10 CONCEPTUAL FRAMEWORK.....	16
1.11 ORGANIZATION OF THE THESIS.....	17
2 CHAPTER	18
REVIEW OF LITERATURE.....	18
2.1 SOCIAL PROTECTION.....	18
2.2 CONCLUSION.....	29
3 CHAPTER	31
RESEARCH METHODOLOGY.....	31
3.1 PARTICIPANT OBSERVATION.....	31
3.1.1 <i>Key informants</i>	32
3.1.2 <i>Socio-economic census</i>	33

3.1.3	<i>Sample</i>	33
3.2	ETHICS	38
3.3	REFLEXIVITY	39
3.4	THE RESEARCH SITE	40
3.4.1	<i>Access to village</i>	40
3.4.2	<i>Climate</i>	40
3.4.3	<i>History</i>	41
3.4.4	<i>Local language</i>	42
3.4.5	<i>Tribes and language</i>	42
3.4.6	<i>Social organization</i>	46
3.4.7	<i>Economic System</i>	54
3.4.8	<i>Livestock</i>	56
4	CHAPTER	58
	INDIGENOUS SOURCES OF INCOME	58
4.1	SOURCE OF INCOME	59
4.2	INCOME FROM LIVESTOCK	61
4.3	INCOME FROM AGRICULTURE	64
4.4	LOW WAGERS	65
4.5	POVERTY	67
4.6	IDLENESS/JOBLESS INDOLENT	68
4.7	INCOME FROM BISP	69
4.7.1	<i>Necessities</i>	69
4.7.2	<i>Survival</i>	71
4.7.3	<i>Livelihoods</i>	72
4.7.4	<i>Investments in productive activities</i>	73
4.7.5	<i>Value of transfer</i>	74
4.7.6	<i>Functioning public services</i>	74
4.7.7	<i>Household food consumption</i>	75

4.7.8	<i>Food and nutrition</i>	76
4.7.9	<i>Household food consumption patterns</i>	76
4.7.10	<i>Spending on boys' education</i>	77
4.7.11	<i>Control over the BISP cash transfer</i>	79
4.7.12	<i>Life tragedy/catastrophic</i>	80
4.7.13	<i>Finance</i>	80
4.7.14	<i>Women empowerment</i>	81
4.7.15	<i>Women decision</i>	82
4.7.16	<i>Compulsion</i>	83
4.7.17	<i>Money spending area / Use of the BISP cash transfer</i>	84
4.7.18	<i>Money makes easy life / Household assets and facilities</i>	85
4.7.19	<i>Hurdles</i>	86
4.7.20	<i>Prosperity</i>	87
4.8	THEORETICAL DISCOURSE	88
5	CHAPTER	90
	AIMS AND OBJECTIVES OF SOCIAL PROTECTION PROGRAM	90
5.1	THE UNCONDITIONAL CASH TRANSFERS (UCT) PROGRAM	90
5.2	WASEELA-E-TALEEM (PRIMARY EDUCATION)	91
5.3	WASEELA-E-ROZGAR (TECHNICAL & VOCATIONAL TRAINING)	92
5.4	WASEELA-E-HAQ (MICROFINANCE)	92
5.5	WASEELA-E-SEHAT (LIFE & HEALTH INSURANCE)	92
5.6	SOCIAL PROTECTION AND THE CONSTITUTION OF PAKISTAN	93
5.7	WOMEN SOCIAL PROTECTION	93
5.8	BLESSING	94
5.9	WOMEN EMPOWERMENT	97
5.9.1	<i>Case study 1</i>	97
5.9.2	<i>Case study 2</i>	98
5.10	DECLINE WOMEN POVERTY	98

5.11	BENEFICIAL FOR THE WOMEN	99
5.12	LORD WITH US	100
5.13	SUPPORTIVE SOUL	100
5.14	ABILITY.....	101
5.15	KINDNESS OF BENAZIR BHUTTO	102
5.16	THEORETICAL DISCOURSE	102
6	CHAPTER	104
	CHANGING LIFERTYLE THROUGH BISP	104
6.1	WOMEN’S EMPOWERMENT	104
6.2	DECREASED VULNERABILITY TO SHOCKS	106
6.3	IMPACT ON INVOLVEMENT IN DECISION MAKING	106
6.4	WOMEN’S IDENTITY.....	107
6.5	IMPACT ON WOMEN’S MOBILITY	109
6.6	EMPOWERMENT	110
6.7	DECLINE IN POVERTY	112
6.8	IMPACT OF CASH TRANSFERS ON CONSUMPTION	113
6.9	THEORETICAL DISCOURSE	113
7	CHAPTER	115
	PROCEDURAL BARRIES OF BISP GRANT	115
7.1	INITIAL PROCESS OF BISP	115
7.2	ILLEGIBILITY CRITERIA	117
7.3	ROLE OF BENAZIR CARD	117
7.4	SEVERAL FAMILY MEMBERS RECEIVE ADVANTAGE	118
7.5	MULTIPLE TRIPS TO COLLECT THE TRANSFER	120
7.5.1	<i>Case study</i>	120
7.6	TARGETING EFFECTIVENESS	122
7.7	DURATION AND TRUST IN THE PROGRAMME.....	123

7.8	CORRUPTION IN BISPs.....	123
7.9	THEORETICAL DISCOURSE	126
8	CHAPTER	128
	SUMMARY AND CONCLUSION.....	128
8.1	SUMMARY	128
8.2	CONCLUSION	131
8.3	RECOMMENDATION.....	133

List of Figure

Figure 1 : Independent and Dependent Variables.....	15
Figure 2 : Conceptual Framework	16

CHAPTER 1

INTRODUCTION

Social protection is generally referred to the public program and schemes which provide different types of socio-economic benefits to the poor and vulnerable to reduce their exposure to vulnerabilities and lifecycle risk (Chandhoke & Agrawal, 2016). It also supports the non-poor in order to prevent them from poverty through helping those managing risks they have to face in their lifecycle (Norton et al. 2001). Social Protection Program (SPPs) deals with absolute deprivation and vulnerabilities among the poor. These programs can also play a key role in the accomplishment of Agenda 2030 or Sustainable Development Goals (SDGs) by ensuring income security, access to healthcare facilities, education, employment, and hence promoting inclusive and sustainable growth in a country (The ILO's Social Finance Programme, 2017). Social protection deals with miserable situation that unfriendly effects people well-being. It is consisted of policies and programs like cash transfers, child grants, school meals, nutritious food and quality education to all children that dismiss the vulnerable situation promoting by suitable economic steps.

More than one kind of social protection mitigates ill-health, disability, old age, and health insurance, single parents, the homeless, or the physically or mentally challenged. The fundamental international human rights instruments, such as the Universal Declaration of Human Rights of 1948 and the International Covenant on Economies, Social and Cultural Rights of 1966 refer directly to social security. Article 22 of the Universal Declaration of Human Rights states that: "everyone, as a member of society, has the right to social security". Article 9 of the International

Covenant on Economic, Social and Cultural Rights refers to "the right of everyone to social security, including social insurance"(UN 1966). Across the World, several kinds of Social Safety Net Programs (SSNPs) are used as the tool by the government and non-governmental organizations (NGOs) to supply essential facilities to the poor citizen of the state; such programs are widely considered as “magic wand” to alleviate poverty. Social Safety Net Program’s basic rationale is to help deprived people to manage risk and avoid them from any coping approach that undermines whatever few resources they have. Social Safety Nets have the significance of not only their social and economic value but also for improving political stability, controlling crime and social unrest (Farooq & Durr-e-Nayab, 2014, p. 5). In the name of Social Protection & Safety Net Program Pakistan’s first ever review undertaken on social protection by a task force working with Planning Commission, with the directives to draft a social protection Policy (Gazdar, 2011).On the basis of international contribution to such programs, Pakistan, in past, launched many social programs for poverty evaluation.

The evolution and development of social protection system in Pakistan has over many decades shifted in terms of ideology and approach moving from 1967, the Provincial Employees Social Security Scheme (PSSS) was introduced as first social protection measure in Pakistan. This scheme provided cash allowances and medical services to public sector employees (Jamal, 2010). In early 70s, two other schemes; the Worker’s Children Education Ordinance and the Workers Welfare Fund Scheme were also initiated. A federal scheme, the Employees Old Age Benefits Institution (EOBI) was introduced in 1976 for providing old age benefits, old age grants and survivor's pensions. In 80s, Zakat and Ushr Ordinance was approved and implemented for poor and marginalized segments of the society. In

1992, Bait-ul-Mal was established to provide financial and in-kind support to the deserving poor, especially the minorities, who were not served by Zakat (Sayeed, 2004). Some Social protection programs were specific for women where women can be beneficiaries through this program. Females are impoverishing and are less developed segment of the country. Development Planning in Pakistan has been working for the betterment of women. This development plan of Pakistan is divided into two phases. The first phase is consisting of the (1955-60). During this phase women generated the income and as well as traditional skills such as sewing, embroidery, and knitting. Women had been little engaged with the market. Another major phase did begin from (1988-83), and it was from the external pressures from an international donor for the conservative regime. Emphasize the importance of an integrated approach to improving the status of women. This plan (1988-93) was also aimed to the integration of women into society, which was helpful for the betterment of Pakistani women. The ten-year of the development plan (2001-11) and the three-year development program (2001-2004) had launched the improving the condition of Pakistani women.

The World Bank Country Gender Profile of Pakistan deplors the fact that the status of women in Pakistan is among the lowest in the world. UNDP (1996) describes the strong “inside/outside” dichotomy in Pakistan, where women are restricted to the “inside” space of home and household, embodied in the tradition of veiling. This restricts women's access to education, employment, training opportunities and social services. (Nawaz & Iqbal, 1997) Highlights another important aspect by stating that the social disapproval of women working outside the home translates into the invisibility of women in the labor force. Although they

participate actively in the family and farm affairs, their unpaid work is perceived as a social duty rather than an economic contribution.

Benazir Income Support Program (BISP) is also federal unconditional cash grant transfer for poverty reduction program in Pakistan. Launched in July 2008, this programs name is attributed to the name of late Prime Minister Mohtrama Benazir and wife of former president of Pakistan Asif Ali Zardari. She was assassinated in 2007. This is a safety net program. BISP in Pakistan is at present, the biggest support program and its foremost goal is to decrease poverty in Pakistan. Pakistan spends 3% of GDP on BISP and it has been implemented in all provinces of Pakistan. BISP also provides money to emergency release efforts. Poverty alleviation is regarded as an important issue of economic development. Efforts are being made to reduce poverty by growing household income. This is also the objective of all public policies in Pakistan. However, hard work has been made to reduce poverty in Pakistan, where economic expansions justified, by improving the performance of the labor market, providing high-quality health and education services, establishing communications and protecting networks in times of natural and financial crisis, and creating conditions for jobs. However, poverty alleviation at the micro or local level is the least important.

Poverty reduction is a major concern of many developing countries in the world. There is a strong perception that poverty was rapidly increased in 1960, weakened in the 1970s and the 1980s, returned in the 1990s and again fell in 2000 (Naseem, 2012). It is difficult to clarify trends in poverty reduction, as evidenced by the (World Bank, 2000) since the creation of country, the economy was collapsing because of rapidly increasing energy and food prices. Apparently, the poor would be worst affected if would nothing to do for them at the spot. Such programs like

Benazir income support program (BISP) substantial funds state that inclusion of women in economic activities is mandatory because their role is very low at the important junction of history and conditions of economic conditions of society. Rather women's inclusion in economic activities is a kind of empowerment without any risk. For increase command over financial resources can also expose women to domestic violence and conflicts. Which is mainly focus on the ending of gender inequality; women are always raising their voice and challenge that the system and structure to impede them. The main premise of the program is to lead the women towards the path of long-term prosperity. Because the main vision is the eradication of poverty, elevating the marginalized and under privileged through section of the society. It also established a comprehensive social protection net and its mission also relies on this dedication of poverty by employing multiple instruments which are designed to bring positive change in the lives of under privileged families.

These kinds of program find some evidence of impacts on outcomes related to women's empowerment in Pakistan as a result of the receipt of the BISP transfer. Specifically, the impact that the transfer appears to cause wives to report. They are less likely to tolerate being beaten and find that men are more likely to agree that they should be expected to help around the house. Women also become more likely to report that they can visit friends without permission, and they become more likely to vote. Finally, it must be mentioned that the proportion of women with a CNIC card substantially increased between 2011 and 2013, particularly for women below the poverty score threshold; the percentage of married women reporting having a CNIC number increased from 82 percent in 2011 to 89 percent in 2013. Given that women's status is perceived to be low in Pakistan relative to many other

countries, and that women's empowerment is correlated with economic growth (Duflo, 2012). Any increases in women's empowerment is a good sign for Pakistan's economy in the future. The current research aims to see the sights, the belongings of unconditional cash transfer that these women be given from the government of Pakistan under the program named as Benazir Income Support Program (BISP) which is the chief support plan by the government of Pakistan.

In this current research I will try to find out whether the women who are taking money have seen any improvement in their lives or not. This study will explore when they did not get this money, and how will it change their lives later. These questions will help to understand the impact of direct transfer of money on lives of recipient. This research also explores when, where and how they spend money and whether this money has had any effect on their lives and lifestyle. This research also sheds light on their welfare and reduced the abuse they suffered at the hands in the patriarchal society.

The locale of research village Suddradin in South Punjab in the district of Dera Ghazi Khan which is an isolated area for women and their interaction with other vibrant regions of Punjab. It is located at the periphery of the province. The area is populated by Saraiki-speaking Baloch. Racially they introduce themselves to the wider world or surrounding communities as Baloch, but culturally and socially they assimilated into Saraiki culture. In region of larger Saraiki, population is divided in lines of *biraderi* but in village Suddradin, different tribes home in village.

The Baloch and Saraiki are culturally patriarchal and patrilineal societies. All the property and heads of social and political system are men. Men are heads of the

families and villages, and they are socialized to head the matters of families and matters related to economy breadwinner and other related issues are only discussed are resolved by male members of family. Finding the response of recipients and their feedback on the program, this research selected women to share their story and views about intervention by government by cash transfer through Benazir Income Support Program.

1.1 The problem

Economic instability is the most debatable question all over the world particularly in rural settings of Pakistan where the women get minor access whether it is education, health facility and into decision making. For tackling this issue, many governments in developing world initiate different kind of programs to narrow the gap between men and women in the same society. For the purpose of empowering women to participate in economic activity, political decisions and social mobility, BISP program was initiated which was designed to fill the economic gap which can lead the women to participate in economic activity, political and social decisions. As the research mainly focused on the economic reasons behind the backwardness and exclusion of women from public participation and suggested that such programs like BISP could somehow manage to streamline the women into inclusion of power and economic distribution while this study analyses the impact of BISP on women where they continuously receiving the grant from government and government launched this program to bring a desirable change in society, but the program has no such evaluation and mechanisms to understand the aims of the program at the recipients' end. This thesis fills the gap by connecting the aims of program from designers of the program which analysis by the recipients of the program.

1.2 Statement of the problem

Gender equality and women's empowerment are considered the most important elements in the progress of the society, but this kind of situation is not possible for Pakistan's women due to their cultural and social practices which are performed by women at an individual, family, and social level. These social and cultural barriers perfume in a patriarchal society known as male dominancy is a challenge in every part of the women's lives whether a job, education health, and even marriage. Women have little chance to push themselves outside of the houses. Women's agency has been in house and four walls of the house within Chaadar and Chaardiwari (segregation and four walls of the home), because outside chores are done by men. Women often face restrictions when they come out to go to the local markets for shopping. This discrimination is divided on the basis of age, caste, marital status, class, and position. The main problem that this study investigates is to determine the effectiveness of using Benazir Income Support Program that whether this program which aims to bring a social, political, and economic change in the lives of women towards empowerment. Moreover, it also explores what was the situation before getting funds and how these funds have helped to reduce the economic instability. Many researchers elaborated and suggested that such programs bring a drastic change in the lives of people, but critiques of such programs claim that these programs only add some amount as cash into the pockets of recipients which they further use the same cash for meeting their immediate needs. This research fills the gap that whether it has long lasting impacts of women empowerment or it just meets the immediate needs and consumption of family.

1.3 Objectives

- To explore the areas where the social protection money is spent by the recipients
- To examine the aims, objectives, and purpose of the social protection program through the beneficiaries or recipients
- To examine the changes occurred in women' lives and lifestyle through BISP
- To examine the process, evaluation, and imperatives for applying to get BISE support money

1.4 Research questions

1. Objective

- What are the most important areas of spending of the money and why do they spend the grant money on those areas?
- How women spend the grants when they receive?

2. Objective

- Why social protection program is launched and how it empowers women to decide expenditure?

3. Objective

- What changes have occurred in their lives after getting cash grant?

4. Objective

- How the grant is being perceived by women and whether it empowers women or just meet their immediate needs and consumption?
- How women see and evaluate the purpose and aim of the BISP program?

1.5 Hypothesis

- The social protection grants have increased the income of families that is just used for meeting the monthly consumption of family, personal needs, and spending on social relations like giving gifts, purchasing dowry
- The social grant has resulted in temporary empowerment of women just in decision of spending their money on personal as well family needs but in long term, it has increased the vulnerability of women to arrange and meet their needs after discontinuation of grant.

1.6 Rationale of the Study

Social protection or social welfare is a provision of society's approval of social, political, economic and health benefits to the members of the same society who are disadvantaged and unable to obtain and gain access to benefits available to other members of the same society. These inaccessibility and inability to those resources are substituted by government through social protection schemes and programs (Stoesz, 1989). Such programs in the context of this study is Benazir Income Support Program (BISP) which was launched by government to give precipice edge of social protection to poor and marginalized women in patriarchal structure and poverty stricken society. By dealing with poverty alleviation, it was aimed at to empower women as well. So this study is was being conducted to understand the impact of the program in village Shah Sadr Udin in Dera Ghazi Khan where large number of poor women are receiving the grant money to meet their needs and also to study the impact of the program on their lives for long term and social and political empowerment of women through it as claimed by program designers.

1.7 Significance of study

Vast bulk of literature shows that social protection grant programs are receiving immense appreciation from different segment of society and scholars and every state has constitutional responsibility to look after citizens and their right to progress, social protection and political emancipation from hurdles and difficulties. This scholarship adds bring into the light the evaluation and situation the BISP in literature to expose the views of recipients about BISP, change through it and impact of the program in long term. Findings of this study contribute into the arguments that such social protection programs do not change the lives of people in their contexts, but it also pushes the recipients into vulnerability and dependence. This research provides a basis to scholars, policy makers and respondents of the study to think about the ways where such grants and their cash can be invested in areas where durable solution to their problems can be found and can improve the social grant design and implementation.

1.8 Theoretical Framework

1.8.1 Theory of social protection networks

In the age of modern state emergence, the poverty has not become a collective responsibility of the state, but it has been shared by global community, because the impact of one area on the other area is imaginable on other neighboring countries and far-flung countries of the globe. In a year, thousands of people are migrating from poor countries to rich countries for finding suitable resources of income to feed themselves and their families. When the gap between rich and poor is enlarged by structure, many economies and political government launch different kind of economic programs to share the richness and largesse of the economy with

poor citizens of the country. This enrollment of poor in economic sharing is known as social protection schemes or packages or social protection programs for poor (Gentilini, Honorati, & Yemtsov, 2014). These programs come in a different forms and aims with the end results. Some of social programs aims to supplement consumptions in hard times and some programs comes with social protection programs that see and aim to address the market failure to provide equal opportunities to people. They hope and see that directly intervention in the form of direct unconditional cash can alleviate the poverty and help the poor to manage the subsistence consumption and household consumption that may relieve the people for the time being from poverty-stricken conditions. The ultimate choice and goal of the program are multifaceted, and these goals can be achieved through the implementation process.

In order to start thinking about how to design and test the impact, the safety net programs are classified into four major categories, but for the purpose of this research, only one component of all four categories it taken over here for analysis of the data. The first and simple category of the program is comprised for redistribution of the resources. In this process, the program first recognizing the utility of the program for people. As the social protection programs are very small and distribute a little amount of money among the people. To see and assess the impact of the little amount of the distribution, it is assumed that little amount of cash transfer can have high impact on low-income families. These programs can differ in actual design, but they share a common feature of identifying the needy families and individuals who are eligible for the program and after initial scrutiny, it then design the amount of cash transfer for them and they assess and assume that these program will have long lasting impact on growth and inclusion of the

excluded individuals and families into the main stream of economic and political activity (Banerjee, et al., 2015). These small social grants are given for the purpose to invest in profitable areas of economy to create a sustainable source of income after the discontinuation of the program (Mel, McKenzie, & Woodruff, 2008) or if they persuade to invest in areas where there is less risk but more profits risk-averse households to invest in riskier, but more profitable endeavors (Chettya & Looney, 2006) but the primary goal of these types of program is just to limit the poverty and assist the people in home consumption and when they are ensured the home consumption, these program also brings some unintentional changes to the beneficiaries in the area (Gertler, Martinez, & Rubio-Codina, 2012).

The theoretical framework shows that such program like Benazir Income Support Program (BISP) are not designed to give cash for investment, but it is mere attempt to support the poor to have good consumption of nutrition and life standard at the lowest and manage them to sustain food and health.

1.9 Operationalization

For the operationalization of the research question of this study, the thesis has been based on two variables: independent variable and dependent variables. As social protection programs are launched by government to change the dependent variables which are dependent on finances from the special social protection programs. For this thesis, Benazir Income Support Program is taken as an independent variables and rest of the social indicators are dependent on the program as claimed by the program design.

1.9.1 Independent variable

In this thesis, Benazir Income Support program (BISP) is an independent variable which represents the whole phenomena of uplifting the marginalized community. Other dependent variables on the social grant are discussed below.

1.9.2 Dependent variable

Dependent variables in this study are not only receiving the cash money through grant. As the program claims that social change and uplifting the marginalized communities, especially women are dependent on the economic inclusion and economic support therefore government through special grant like BISP gives economic resources to change the existing system to empower women, make them part and parcel of the social change like market-oriented economy, mobility, home consumption, decision making, independent of men, improving social position and so on. Some of the dependent variables which can be changed and being changed by cash grant are discussed below.

The following diagram shows the dependent variables analysis of the data. Inside the circle shows BISP grant as an independent variable of the study because rest of the changes are dependent on the grant. As claimed by the objectives of the program that the program helps to create a sustainable program to bring out the people especially women from the poverty. As the grant is a mere money to support the travel and little personal needs but still women manage to save and spend the money on the areas where they see potential to strengthen their social position in relations with relatives, decision making, saving and educational expenditures of their children and so on.

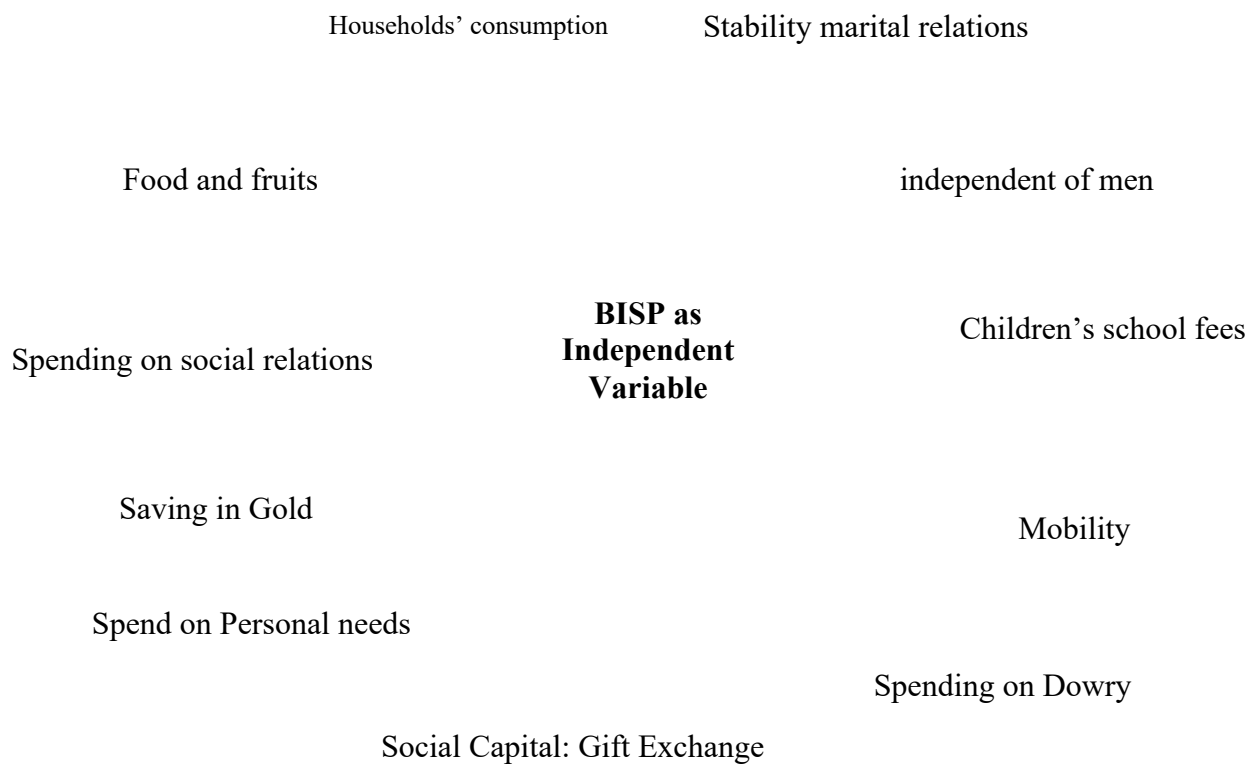


Figure 1 : Independent and Dependent Variables

As the grant brought a little change in the lives of the women like they are now feeling empowered that they can support themselves like traveling, gifts giving, food nutrition, purchasing of medicines, children fees, purchasing of dowry, and saving some amount in buying durable gold to use for future needs if needed.

1.10 Conceptual Framework

When social protection programs are launched and justified that unconditional cash grants bring change in the lives of beneficiaries that may enable them to make decision of their own like meeting basic necessities and access to public and private facilities for sustainable progress.

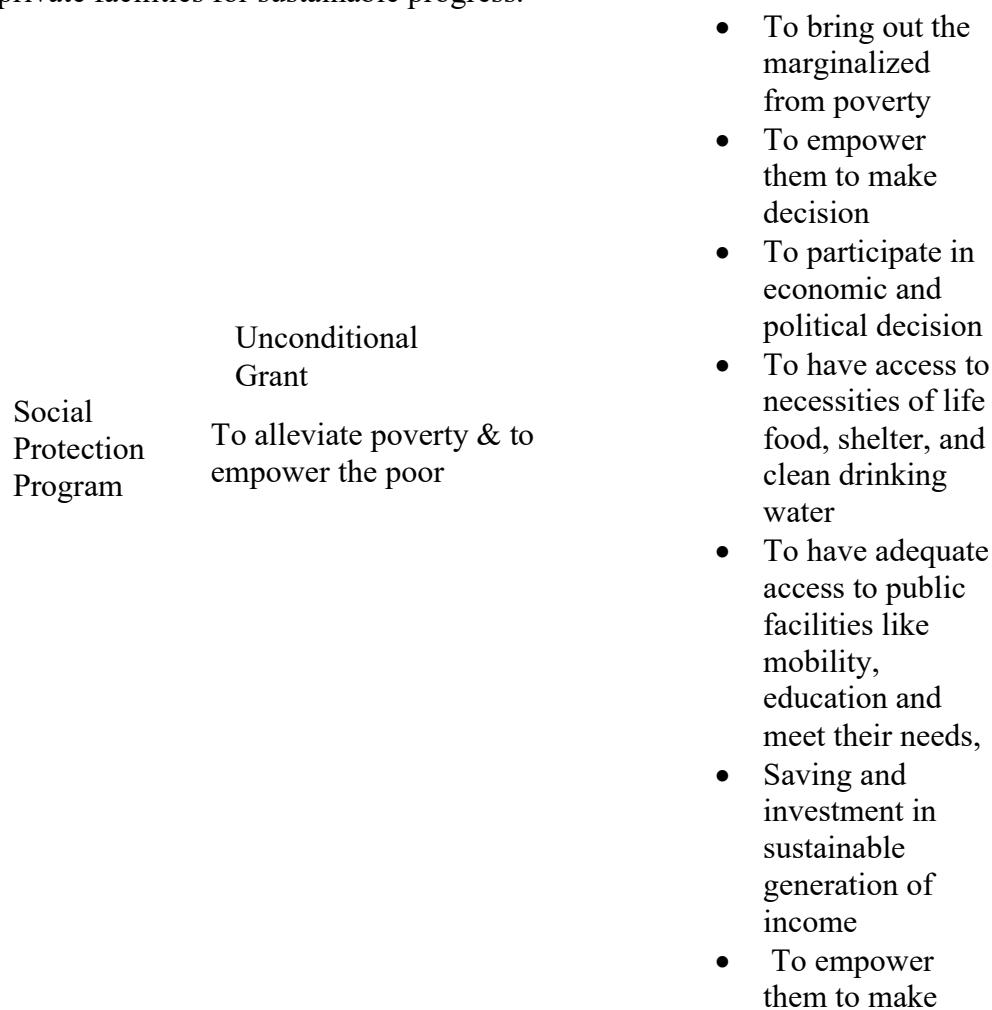


Figure 2 : Conceptual Framework

1.11 Organization of the thesis

This thesis consists of 8 chapters. First chapter deals with making sense of the research and research question which is being asked in the field. The second chapter is based on extensive review of literature that deals with theoretical framework, operationalization and case studies conducted around the world on social protection schemes. The third chapter have two parts. First part of the deals with context of the research and second part deals with how this study was conducted in the area. chapters 4, 5, 6, and 7 deals with data analysis and findings which shows the lives, economic conditions and spending of BISP grant by beneficiaries. The final chapter 8 reflects and reconnects the findings of the study with boarder existing literature by raising questions regarding social protections networks across the developing world for sharing benefits of economic well-being with disadvantaged groups.

CHAPTER 2

REVIEW OF LITERATURE

This chapter brings to light the existing literature, theories and other applied materials on the propagation of social protection micro and macro schemes in neoliberal economies. Social protection schemes are aimed at poverty alleviation and poverty reduction in all those segments of society who are systematically disadvantaged and deprived of accessing the available resources for human utilization and development. Following the same way, Pakistan People's party introduced an unconditional cash grant scheme in Pakistan for women to fight multifaceted structural issues faced by poor women in rural and urban areas (Farooq, Farid, Khan, & Hussain, 2021). The following chapter provides an extensive an analytical and critical literature review of the operationalization and its impact on the beneficiaries of the cash grant.

2.1 Social Protection

It is considered that universal access to essential basic facilities such as education, health, drinking clean water and clean residential and disposing sanitation etc. are basic rights and basic necessities of the present life and right of every modern citizen of the state. Such rights and obligations are always guaranteed in the citizenship act of each country where the state is responsible to provide conducive environment for basic amenities and create opportunities to ensure macroeconomic stability, good and improving governance and protecting the vulnerable segments of society (Government of Pakistan: Finance Division , 2015). For the fulfilment of constitutional responsibility, many countries develop different kind of programs to tackle the gap between state's responsibility and trust of the citizens. Such

programs are named after some leading figures of the states who are considered national figures, national heroes and symbols of national unity. In economic and social scholarship such programs are called social protection programs aimed for vulnerable segment of society. In ideal and hopeful manners, social protection system/programs help individuals and families who are poor and vulnerable to external situations, who at some points have been marginalized by structural inequalities, could not cope with crisis, and shock or tragedies of life. Social protection programs do not target whole population for protection but it protects the economically dependent segment of society like children, aging population, and women because these three groups in the same society are dependent on others as women and children are structurally not allowed to work and earn of their own and aged population becomes more dependent on society and state because they do not have physical strength to support themselves and meet their needs, therefore such programs are initiated to give them leverage over the other segment of society to have better ways of protection and possible life standards for themselves. As by design and outcomes, social protections are assumed to cause to boost human capital for the most vulnerable segment of society. Social protection programs empower people to be healthy, pursue their education, and seek opportunities for themselves for uplifting themselves from their previous economic and social constraints.

As most of the research on social protection programs has focused on the well design and well implementation of social protection program that if it is well designed and well implemented, it has tremendous impact on beneficiaries. It can change powerfully social structure, political inclusiveness, end social and economic inequality, enhance human capital and their productivity and such

changes have immense impact on the development of country and its economic systems. In the design of social protection systems, it provides vulnerable people to climb up the stairs of prosperity and to provide the chance to poor segment of society to mitigate the economic and fiscal shocks. After mitigation of economic and fiscal shocks, the people in poverty will be able to leave behind the generational level of poverty (World Bank Board Report , 2012).

Social Protection is regarded as public service to assist household individuals and communities managing risks and providing assistance to the most vulnerable segment of the society. It targets to those whose earning is very less, and they face any natural calamities, anonymous problems like sickness, death of the family member, disabilities, and old age (Barrientos A. , 2009).

Social protection initiatives are provided by all the public and private sectors, in which financial assistance is provided directly to the poor, needy and vulnerable to develop their social prestige and human rights with the objective to minimize the economic and social vulnerability of marginalized segments and the poor (Devereux, 2002). Social protection works to reduce and vanish the poverty and lead people to a successful and affordable life where they can enhance and promote their living standard (Kabeer, Sayeed, & Mumtaz, 2010).

Therefore, the public activities are taken as responses to vulnerability, deprivations, and risks that are considered collectively unaccepted social structure (Norton, Conway, & Haan, 2000). In developing countries and developed countries social protection nourishes in different ways. Social protection programs have significant impact on poverty reduction and aiding poor (David Hulme, 2009). (Dollar & Roberta Gatti, Gender Inequality, Income, and Growth:Are Good Times Good for Women?Development Research Group The World Bank, 1999) narrated

that social security nets have changed from just a mere approach and has taken the shape of program and it has played a vital role in empowering women all over the globe, yet there is a big need to study the relation between safety nets and women empowerment. It is not necessary that even a nation develops, or its economy grows it also strengthens women economically. It is due to the structural bounding and cultural limitations that do not allow women to grow. This issue has proved stronger in the third world countries.

After 1947, Pakistan has faced poverty and economic constraints. For starving population, Pakistan has initiated many programs to lessen the economic constraints on its population. These social protection programs are akin to Bismarchian approach which dominated Pakistan's social protection system. In Pakistan there are different schemes which are providing assistance to the population at different times with different packages. The public sectors people are covered with allowances, social packages and retirement pension and payment after active work. Secondly for private sector employees it has EOBI program which provides assistance to private employees after retirement from active work force (International Labour Organization , 2019). With later programs, Pakistan launched many other programs to provide special grants to people who are active workers but could not manage well income to support large families and inflation. These programs are based on cash transfer and social skills which time to time target eligible population for access to these resources. BISP or Benazir income support program is one of those programs. After launching of BISP program many vulnerable families and women got social security support to provide cash grant to people and especially women who have no public existence and economic activity out of the houses. BISP especially provided assistance to all those women who have no sources

of income and their families over all fall around about the poverty line (Durr-e-Nayab & Farooq, 2014; Fields, 1994).

In larger structure of society, people are not offered to deal with vulnerability, hunger, and poverty for so long. They are fixed into the structure of state and economic system to provide immediate needs that are effective for public response under the umbrella of social security programs (Andy Norton & Haan, 2002; Merrien, 2013). In Pakistan, males are more dominant as compared to women, it discriminates women against men and causes discrimination against women and widening gender gaps in terms of social relations, economic resources and political decisions (UNICEF, 2007). In fact, women are prominent and large segment of any society, but they are poorer of poor and live in poverty as compared to men. The outermost priority of society is better livelihood, access to basic necessities of life like better food security, shelter, and clothing and protection of relief from natural calamities and access quality health services for the sake of developments and prosperity (Tariq, Naseer, Hu, & Yaseen, 2021).

Benazir Income Support Program (BISP) was initiated in 2008, by the government of Pakistan, as initiative for social protection with major emphasis to provide protection to most vulnerable segments (poorer) against financial crises due to natural calamities or inflation (Binci, et al., 2014). In 2008, government of Pakistan decided to provide special assistance to women because they are the most marginalized segment of society despite the wealthy families women are still poorest of the poor and BISP was aimed to empower women financially, socially, and politically. Having access to poorest women and the presence of mobilization forum of 50,000 BISP Beneficiary Committees (BBC) provides BISP with the potential and responsibility to work on the human development of its beneficiaries.

The feedback of this august forum and the curriculum designed so will help BISP educate its beneficiaries, thus leading to human development in the country (Whiteford & Mumtaz, 2017).

The BISP has unconditional and conditional cash transfer programs. The conditional cash transfer program provides cash assistance for primary education after fulfilling the conditions of attendance compliance with BISP beneficiaries. Over 5.7 million families are covered through the unconditional cash transfer program and around 2 million through conditional cash transfer program for primary education across Pakistan. This makes BISP the largest social protection program not only in Pakistan, but also in South Asia (Qazi, Watson, Lone, Smith, & Rashid, 2017)

BISP was started in 2008 by the Government of Pakistan with the immediate aim of mitigating the impact of rampant inflation, especially food and fuel inflation, faced by the poor men and women and to lessen the impact of inflation, it was well thought project to provide some kind of relief to people and women to beat the impact of inflation. Over the years, it has become the country's main safety net program and has the largest number of beneficiaries of all public initiatives. By the end of the third quarter of the budget year 2011/12, the BISP covered over four million women recipients nationwide with over PKR 122 billion disbursed among them (Government of Pakistan: Ministry of Finance, 2012). The program envisaged by reaching seven million nationwide by the end of the budget year 2011/12 (Farooq & Durr-e-Nayab, 2014).

The program started pilot interventions in various social policy areas; its original and main task still is the delivery of an unconditional cash transfer (UCT) to poor

women. In a survey conducted for the purpose to identify the eligible families and women was carried out nationwide. In result of extensive survey 7.5 million families were identified as eligible, of which currently 4.6 million eligible families or women, representing about 17% of the total population under poverty line are already receiving unconditional payment. The initial budget, each beneficiary was allocated 1000 per month and later it was increased to 1200 rupees per month. The design and evolution of BISP is characterized by four major shifts in social protection programming in Pakistan:

(a) a move to systematic poverty targeting and alleviation ; (b) intent to reach most of the poor, and a significant proportion of the national population; (c) putting women beneficiaries at the center of the program; and (d) introduction of institutional mechanisms and separation of functions across partners for targeting, monitoring and evaluation, grievance redressal and delivery (Seo & Adea, 2014). The cash transfer program tries to aid poor households in the form of cash to reduce the risk and vulnerability of these households falling into the poverty trap and to meet their consumption needs, health facilities and personal needs of women. Cash transfer programs could be based on employment generation or a universal program that transfers some income to poor households, which can be used to spend on basic needs. Depending on the group of beneficiaries, the cash transfer programs could be statutory or voluntary in nature. Cash transfer programs could be used for emergency purposes in periods of crisis or could be used as short and medium-term poverty alleviation program (Bab, 2003).

The scale of the BISP can be gauged from the fact that the entire expenditure on the two main social safety net programs in Pakistan prior to the BISP – the Zakat

Program and the PBM – was 0.14% of GDP in 2004/05. In 2006/07, the PBM Food Support Scheme and the Guzara (Subsistence) Allowance under the Zakat Program together covered 3.2 million households corresponding to about 13% of the population. Conversely, 2008/09 allocations to the BISP doubled the federal government's social safety net spending from 0.3% of GDP in 2003/04 to 0.6% in 2008-09, with the program estimated to cover 25% of the country's population as against 22.3-28 (Khan & Qutub, 2010).

Recent decades have witnessed an increasing role of cash transfer programs to economically empower poor families in developing countries. These programs provide financial assistance to beneficiaries (generally poor households/families) to address poverty and meet other socio-economic needs (Nawaz & Iqbal, 1997). Such programs close to the poverty line and could household or the economy as a whole population groups for whom general at sufficient such as the disabled and disadvantage access to any regular employment or shocks and risks, it is appropriate approach" which is undertaken to opportunities of the poor and the "programs reduce the vulnerability of the poor. Such programs should consist of respective human rights, also refer include access to essential services such as health, water and sanitation, education and adequate nutrition; and social transfers, in cash or kind or both, paid to the poor and vulnerable population groups to provide them with a minimum income security and access to various essential services (Barkat-e-Khuda, Roy, Barkat-e-Khuda, & Barkat, 2015).

Social safety nets are an integral part of Pakistan's Poverty Reduction Paradigm, which interacts with and supplements social protection endeavors: in the areas of health, education, and financial services; and in provision of utilities and

infrastructure; and other policies aimed at reducing poverty and managing risk. The sharp rise in the international food prices and the global budgetary crisis during FY 2007/08 not only set back the macroeconomic indicators but also imposed social costs. Recognizing the urgent need to protect the poor and the vulnerable, the Government of Pakistan (GOP) has undertaken some new initiatives as well as strengthened earlier started in this regard. Safety nets in the form of direct cash transfers, both budgetary and non-budgetary, including others are, Benazir Income Support Program (BISP), Punjab Food Support Scheme (PFSS), and Punjab Sasti Roti (bread) Program. Expenses on Pakistan Bait ul Maal (PBM), BISP, PFSS and Punjab Sasti Roti (bread) Program have been included in the budgetary part of pro-poor expenditures while detailed analysis of these initiatives has been reviewed in this section (Abid, et al., 2012).

Several gender issues have not been considered under the BISP to date. For a program that is intended to help women primarily, the BISP is remarkable in its lack of consultative decision making with women participants, NGO's working on women's issues, gender activists, etc. Likewise, there is a marked absence of gender focal point in the BISP Secretariat which does not work with or involve the Ministry for Women's Affairs in design or implementation. The program also appears to have no coordination efforts underway with agencies administering other safety net programs, such as the Zakat Program, PBM or the multi-billion Food Support Scheme in Punjab, which means there is likely to be unnecessary overlap of beneficiaries. This perpetuates the general concern that social protection programs in Pakistan are spread too wide and thin to make an actual impact on chronic poverty or vulnerability (Qutub & Khan, The Benazir Income Support

Programme and the Zakat Programme ,A Political Economy Analysis of Gender, 2010).

The three terms; social protection, social security, and social safety nets are different from one another. Social security means the protection provided by society to its members through various community measures, to counterbalance the significant decrease in income from work, as a result of facing any natural risk or unforeseen problem, like, death of the main bread earner, maternity, old age, sickness, unemployment social security systems are usually for people working in formal sector and consist of social assistance and social insurance measures. Hence, it is a part of social protection, while, safety nets are short-term emergency measures, placed to avert people from falling below a given standard of living social protection measures help people in diminishing, averting, and managing risks which can affect them badly. Safety nets usually give support in case of economic crises. The social protection programs, mostly advocated and developed as safety nets, are unable to produce the expected results, because they are usually not positioned in time and do not trickle down to the intended target groups. On the contrary, social protection programs are placed before the occurrence of the crisis. If the existence of safety nets is well known before the crisis, then it can be an integral part of a social protection measures (Hassan, 2015).

Analyzes the impact of the BISP Settlements on poverty reduction. He concluded that the BISP Settlements played a key role in reducing poverty in poor households. BISP programs enable the poor to create their own business and bring about positive changes in life (Abdullah & Bibi, 2017).

A few studies have also been conducted to quantify the impact of microfinance on poverty alleviation. For instance, based on the counterfactual joint approach, analyzed the impact of microfinance on poverty alleviation using sample data for Indonesia, India, Bangladesh, and Sri Lanka and found that growth of income of borrowers always exceeds that of control group and that increase in borrower's income was larger for better-off borrowers. Similarly found positive benefits for the borrowers. Based on double difference comparison between eligible and ineligible households and between program and control villages, focusing on Grameen, Bangladesh and Bangladesh Rural Advancement Committee found that microcredit alleviated poverty up to 5 percent annually. Furthermore, it was found that a loan of 100 taken to a female borrower, after it is repaid, allows a net consumption to increase of 18 takas. For Thailand village banks, using the same approach as that of Khandker (1998), found no evidence of any impact of microfinance. Another study by found that programs are not reaching the poor as much as they reach wealthy people found that microfinance helps to reduce extreme poverty much more than moderate poverty, i.e. 18 percentage points as compared with 8.5 percentage points over seven years. Welfare impact is also positive for all households, including non-participants, as there were spillover effects (Khan & Shirazi, 2009).

As all social protection programs are focusing on empowerment of poor and women but the empowerment through such programs is linked with economic prosperity and is thought and propagated that political and social empowerment of society can be achieved through economic prosperity. By empowerment it is a process and it refers to process of enhancing the ability of individuals or groups to make choices and to transform those choices into desired actions and outcomes.

The empowerment of rural women is about expanding women's assets and capabilities to take part in, negotiate with, influence, control and hold accountable the institutions that affect their lives (Stavropoulou, Elizabeth, Presler-Marshall, & Maria, 2017).

(Nicola Jones, 2010) suggested that cash grants can improve the decision power of beneficiaries and bring the family relations at a healthy level, as it has been already discussed that cash grants have a very strong linkage with poverty reduction, better health management and education. These cash transfers can help the government to bring the people into mainstream from exclusion to inclusion. It can help the states to meet their most desired goals like the social harmony, political rights, civil rights, religious rights, equality, justice and peace. These schemes do not always reach to the deserving and actual poor people (Kabeer N. , 2010).

The cited literature shows an idealistic as well as pragmatic picture of social protection program around the developing world as well in Pakistan. Some scholars enthusiastically support the social grants which are aimed at mobilizing national resources for the benefits of marginalized segments of society and state. As Pakistan's constitution enshrines it as responsibility of state to provide social protection and assistance to people who lack economic resources and face accessibility issues. This study mainly focuses on impact on this program and claims of the program that how much it has been successful in empowering women and its long and short-term impacts on beneficiaries of the program.

2.2 Conclusion

This chapter highlighted the existing literature on social protection program and Benazir income support program. Most of the literature has focused on the concept

of microfinance, support for the marginalized and social empowerment of the women through unconditional cash transfer. Mainly literature shows that many third world countries or developing countries are initiating programs to protect the marginalized and the aim of it is to provide assistance to the people to bring out from poverty and sustain their health and food supply. But the literature shows that these programs are not designed to sustainable generation of income, but it deals with urgent and sustenance of food, health and social security. It shows such programs are evaluated, impacted and effectiveness are measured through designed quantitative methods, but this research focuses on the end recipients of the program.

As the literature an theoretical work produced by scholars of development and practitioners' of development sectors and other different kind of reports by world financial and economic organizations linked the women empowerment and cause of such initiatives is to link the state with the marginalized communities of the state where state can provide assistance in terms of special cash to lessen the natural calamities and structural exclusion impact on citizens.

CHAPTER 3

RESEARCH METHODOLOGY

This chapter gives clarification of conduct research in the locale. As a woman researcher and respondents of the research were all female. It also represents the tools and techniques which were used for data collection, and it justifies why some tools and techniques were used and some were not used. The methodology for research was contextualized and reasons are represented in detail in this chapter.

3.1 Participant observation

Participant observation is appropriate in the qualitative method of research and rapport building is a necessary part of the participant observation. While going away to new community to get information from local is not easy task is a very important task for the researcher is to establish a good rapport with community. But my rapport was already built there when I went to first time in field. Because my own village was my locale and Benazir income support programm beneficiaries were also con-resident of the same village. That's why I come to a decision this locale due to which I did not face any difficulty for rapport building, because I already knew those people. During the research I stayed for proficient period of time to observe the social events and contribute of these social events. First of all, I was leaving for my mother's sister home and our hosts to welcome us in very good way. I have lot of talked and enjoyed with them. Then during the gossiping when I explained my point then they joked with me that if we provide interview so what you provide us in repayment as reciprocity, some of my respondents said that when you will be a jobber then do the economically support us etc. After some time, all the villager women have gathered on that place. Most of the women were very pleased about it and some were very worried about it because they used to say that we will not well speak with you. But steadily I understood

them because the understanding is the main constituent of research. Through understanding researchers organize the query and pick the necessary answers. It is one of the most respected and only one of its kind methods which are credited only to anthropology. Researcher participates in their activities and collects data about their topics and does in depth interview because this method is helpful for data collection.

3.1.1 Key informants

The tool of key informant is an additional major source of receiving information. According to Bernard “Good informants are people who talk easily, understand information what you require and who are happy to give you or obtain if for you (Bernard, 2017). When I was departing to my field so it’s essentially object for me that the people understand my topic, so I chose few individuals on the foundation of criteria such as knowledge compatibility, age, experience or reputation that give information about their culture. Those people will help me during the research. Because Key informants are gate keeper to the locale, a researcher is studying and as these people provide better knowledge as compared to illiterate.

Before leaving the field, I chose some key informants. They refer me to the person in which they do the interview on basic issues. So, I think knowledgeable key informant is the important part of my research. I chose the people who could tell me about their society and culture. They were introducing me in the field. I had 3 key informants who helped me throughout the research. These key informants were not educated but experienced aged and sensible peoples. It is significant that the researchers describe his objective of the study to the key informants. So, they will be able to guide such a better way. Key informant is a human being who has healthy contract of knowledge about their people as well as he must have information about the community. So, I had chosen the multiple key informants after telling them the objective of the research and sensitivity of the topic. My First key informant was a Hajhra Bibi. She was a housewife; she provided me enormous information about my topic.

Second key informant was a Khantun Bibi. She was also a widow and housewife and 35 years old. She was a very conscious about her society and be alert about to anyone that what is doing in current situation. Third key informant was Zareena Bibi. She was also the housewife and aged woman. She gave enormous information about BISP and its process. The main objective of the key informants was to explore and identify the impact of this kind of grant on the women's lives, that some change in their lives have occurred or not.

3.1.2 Socio-economic census

A census is the practice of methodically acquiring and recording information about the members of a given population. A sociological and quantitative data technique is used to generate the basic data that provided basic information about each and every household of the sample size of the local. The term is used mostly in connection housing censuses. This research tool was used before conducting interviews collected the basic information about the people under investigation. Through this technique researcher collect the enumeration of name age sex education level economic status and religion sect etc.

3.1.3 Sample

Shah Sadr Din has population of 68,560 men and women and 7314 households (Government of Punjab, 2018). The village is densely population with range of economic classes. Most of the villagers are landless and do not have access to revenues generation land. They mostly rely on daily waging, brick kiln, and peasantry. So, I selected purposively 20 BISP beneficiaries to study the impact of its grant on their lives. These twenty interviews and focus group discussions were conducted in their homes, BISP distribution centers in Dera Ghazi Khan district, and local market where such centers, banks, and easypaisa centers are providing cash to beneficiaries whenever a beneficiary receives text message from BISP about cash transfers into their accounts.

3.1.3.1 Purposive Sampling

Sample of a study has an impact on the results of research. Sampling is the method used to extract sample from population (Bernard, 2017). The population of the study was BISP recipients. Shah Sadar Din has vast population, and it was difficult to cover all the population. So, I have selected only those households that are recipients BISP cash grant, and these households were 20 BISP recipients from village. I have not selected specific age women, but all ages were taken. Sample has drawn by non-probability technique using purposive sampling. Non-probability sampling is used in qualitative research that allows the researcher to select sample units relevant to research strategy and helps to collect the pertinent data. I had employed purposive sampling because my research was not only focused on the one specific village who were facilitated but also who also have been living in other villages and benefited too.

For this specific research all those women were selected who have been receiving BISP funds for many years and have been using it for their personal and households' expenditures. As, the data shows that I had no access to official records to access beneficiaries, therefore, I used local sources like key informants who knew the women and households who were beneficiaries of the program.

3.1.3.2 Interview guide

The list of point that researcher utilizes during a brief interview. I made an interview guide before taking an interview and going to the field so that I do not have any problem during the interview and don't miss anything about the research. Through this method researcher creates the formation of question according to the current situation and as he\she uses the any language and can change the sitting of question and these questions consist on non-structure. Because it's a necessary before taking an interview you must add these ideas together so that your research can be more successfully. I had prepared an interview guide comprised of

relevant questions to my research as well as some general questions related to the impacts of BISP on poor women's lives. As my research respondents were young too and majority of respondents were unfamiliar with this kind of situation and terms, so I had to formulate the questions that were simple, meaningful and understandable for them.

3.1.3.3 In-depth interview

Before going to field, I had generated some supposition about the field research question that how and what should be asked from my respondent because interview is a method that deals with data collection from respondents by face-to-face interaction in given social condition. Interview has many forms and purposes, but I had already done interview guide before the going to field. Because I think interview guide is a tool through which researcher gets acquired information related to main social issue. In-depth interview has been a major part of anthropological study, because I asked some other related questions because I wanted to conduct in-depth interviews with the help of key informants. And they were most informative source of knowledge about the topic. Formerly I managed 60 above questions but when I started to take interviews from my first respondent then I realized that my questions are quite limited in scope and impractical in locality, so I edited the further questions. Because I wanted to gain more data that's a good thing for my research because my respondents were married women, and some were widows, and some were unmarried women because they registered themselves with BISP and were receiving cash.

3.1.3.4 Focused group discussion

A focus group discussion is a way of discussing a specific topic of interest together with a people from similar background or experiences. When I started taking the interviews with people of my locale, all the women togetherd at one place to silently listen to my discussion with women. After every interview, many women used to join us and they used to start discussion about BISP, expenditures, and its impact on them. Maybe they wanted to listen

each other stories and what they say about any specific thing. The group of participants was guided by a moderator who introduced topic of interview and helped the group to participate in a lively and natural discussion amongst them and with us. This kind of group discussions make such discussion as informal focus group discussion. So due to that I think, taking a collective/focused group discussion rather individual interviews. So I used focus group discussions consisted each group of 6 BISP beneficiaries for this purpose. This technique was very important to gain in depth information about how people think about the scheme. Because I think that due to this way, we will gain the better and relevant data because when all the respondents talked about specific thing so that the thing can be easily understood. The other better thing is that when a respondent told the researcher about a question to very deeply moved another woman to disclose and discuss the importance and impact of program. Their natural discussion and interaction with each other created a natural explanation of the topic and its impact on them and whole structure of the family.

3.1.3.5 Audio Recording

Recording is also the main tool for a researcher to capture or record the interviews of the people of the society with their permission. Researcher was rectifying the errors and omissions in the data during the interviews with help of recording. During my field, some people gave me permission that I recorded their voices, but some people did not give the permission because they had an issue that their voices was not viral on social media. Because all these things considered bad in this culture and also relate to the honor. Those people did not allow me to record their voices, so I have noted in the notebook.

3.1.3.6 Data analysis

Data analysis is the name of data evaluation and examines the data as well as finding the patterns. Broke out the huge concept into a little part through explanations so that it would be understandable and give a better understanding towards a reader.

First of all, I made an interview guide. This is flexible; some other important questions also could be put into it as needed. I have conducted 20 interviews with 20 women following the interview guide. I have asked the same twenty questions from different women. Some answers have the same as each other, but some are different. There did not my purpose to pick the majority view, which gave me a similar answer for different questions, rather tried to define everyone's answer.

I have conducted my interview in the Saraiki language. Because my local was in south Punjab where most people speak this language, which is the mode of means of communication.

My all interviews transcribed into English language from the saraiki languages. When I have done my first interview, so I did transcribe it. I used this way so that if some lake of this interview then I should not repeat the same mistake in a further interview. Someday I did more than 3 interviews and then write down as like I already mention. Some interviews are very lengthy which was consisting of almost the one hour and other was 45 mints. This length was dependent the on my respondents some are much talkative and gave answer very openly that's why the thing too much clear for me. But some are those who did not gave me the answer in open way. Maybe they were not talkative.

Transcription of my interview into the matrix, matrix means a table which accordant on a few boxes which are divided in the respondent's identity, translation, codes, themes and last one is on comments. Women's identity was not shown along with her name rather I write the BISP 1 or 2 etc. So in this whole thesis, wherever it will be used BISP-1 or 2, it's mean that this is the answer given by the woman who was respondent and taking money from the Benazir income support program.

When my 20 interviews completed and done with translation from Saraiki to English then my next task was that I found out some little codes like, pick one word out of this women's

whole answer, so that this word would help out me in my write up. When codes task was completed then I picked some thematic form of all the women's answers. Some of which I fitted into more of my chapters, and some of the themes I used to add in further chapters for the other information.

3.1.3.7 Generation of Codes

After translating the interviews into English, all data was transformed into qualitative matrices for organization and set it according to themes. Three columns were formed and themed as codes, and quotes. All possible codes were generically generated from data and later transformed into major themes and paragraphs. Each respondent data in the thesis is tagged with respondents' number aligned with their serial number in original form of consent and their interviews in the list.

3.2 Ethics

As my research was focused on women of BISP recipients and they shared their valuable information about their lives and relations with their in-laws. Being an anthropologist in the field and being a native to the area, I was well aware about cultural sensitivities, segregation and privacy of the respondents. I always sought their consent for interview and promised with them about privacy and secrecy of the data. As the research progressed in the field, I immediately changed the name of my interviewees into code so that in case of loss or breach of privacy, the respondents could not be recognized by their names and data shared about their background. I through research has removed personal information which make respondent vulnerable to violence, shame and humiliation.

A researcher's responsibility is to be careful about their cultural norms and values. The researcher does respect people and the place where he stayed. The researcher should spend his research field time according to their rules and regulations. The researcher does respect their language, living style, and dress pattern. The purpose of living in their home is not to

speak in the personal matters, whether a researcher must take care of the privacy of his/her respondent. I also acted according to their culture. When I went to the field, I decided to wear a culturally appropriated dress during visiting their homes and interaction at public and private spaces like their homes and distribution centers in local markets. So I prepared my schedule in advance in accordance to their availability at their homes.

3.3 Reflexivity

Reflexivity means an act of self-reference. It means a searcher in the field evaluates his/her relations with fieldwork, data, relations with people whom the researcher is searching (Deer, 2014). Reflexivity. In the field, I was one of them but at the same time I was not one of them, because of my own position in the village. I could access to women of the village as my position and social status could allow me to access females as it was not that much difficult to access women individually. During fieldwork, I first conducted informal discussions with women as secret of the field to know how many women in the village have BISP card. As possessing BISP card is neither social shame nor a prestige in the village, so it was easy to get access to people who possessed BISP card. My field experience was very wonderful. All the women received me with an open arm when I went to their homes for interviews about of research topic. I received a warm welcome as a researcher in the field because of my positionality. I was also a resident of my local. All BISP women respondent know me since my childhood. All women gave me detailed answers to those questions, and I asked them about my research topic without any hesitation. They were not scared of me, because I was one of them while interacting with them, at the same time it was difficult for me to conduct focus ground discussions among the BISP beneficiaries. The reason of this difficulty was sharing the personal information about their relationship with husbands and in-laws in focus group discussion as social relations don't allow individuals especially women to not share or not wash the Lenin in the public, and it changed my tools of collecting data. I relied most of

the time on personal interviews and informal discussion with them, because it was the most trusted and accessible method to have information about BISP impact and their lives after receiving BISP grant.

3.4 The research site

Shah Sadar Din is a city and union council of District Dera Ghazi Khan in region Punjab, Pakistan. Dera Ghazi Khan is one of the majority crowded cities in Southern Punjab, and it is the major district in Punjab in terms of area, being approximately 5,306 square miles (13,740 km²) in extent. Shah Sadar Din is situated at near of Indus River, agriculture is the chief occupation. Village is named after the popular Sufi Shah Sadar Din. His mausoleum is in the village. Wheat, rice and cotton are important crops of this area.

3.4.1 Access to village

In ancient times, the farm animals and camel were used for the transport which has at the present been replaced by the modern vehicles. When Shah Sadar Din Village Bridge was constructed then vans ongoing. This structure sustained for one decade and with increase in motorcycle, all the populace has their transportation and they do not use local transportation. The capability of vans is now detached by the bicycle. Now a day auto rickshaw is used as a local conveyance. Those people who don't have their own bikes, use rickshaws. Mostly women make use of the rickshaws the entire road of the village is *Kacha* and some parts of the major roads in the village are made with brick that are called soling.

3.4.2 Climate

Dera Ghazi Khan is arranged at 30'03" N and 70'38" E. The overall environment of the city is dry with little precipitation. The colder time of year is somewhat cold, and the environment is blistering during the leftover piece of the year, however it is exceptionally sweltering in

summer. The temperature during summer is generally around 115 °F (46 °C), while during winter season the temperature is just about as low as 40 °F (4 °C). The common breeze course is North-South. Because of the desolate heaps of Koh-Suleman (Sulaiman Mountains) and the sandy soil of the space, windstorms are extremely normal in the late spring. During summer, the temperatures are by and large among the most noteworthy in Pakistan. Post Munro, situated on the edge of Punjab Province, has moderately cooler climate. In winter, dissipated snowfall is likewise revealed around here. The place that is known for Dera Ghazi Khan is plentiful in mineral assets. A space of oil is removed from Taunsa city. Because of uranium stores in the area, it has assisted the country with turning into an atomic power today. D.G concrete is the well-known here in Pakistan. AL-bukhari work vehicle is the exceptional personality of this space. Around 150 kilometers from Quetta Road the southern Punjab sporting area Fort Munro is found. In the city there is a city for sporting exercises.

3.4.3 History

This city is spread in the north and south. West has not been stretched out to keep away from storm the manner in which it was first impacted. Because of absence of transportation and relational abilities improvement stayed delayed from 1947 to 1958. During these years only one Taunsa span recently made. Taunsa Barrage is arranged in the northern side of the city Dera Ghazi Khan at the distance of 60 km. It merits seeing spot. It is additionally a decent excursion point. Many school excursions and families use to go for amusement. During the most recent long term they have been set up 72 modern units. Ghazi Textile Mills have been made so that expanded the development of monetary. This city has Indus River and Kastori canal because of which Dera Ghazi Khan is called *detrapphulaan da sehra*. The word *dera* has come from Persian which implies home. Anyway, in the Baloch culture, *dera* is otherwise called guesthouse or *wasakh* also. Nearby individuals like to eat *halwa puri* and evening in the *sarepaye*. Barely any, many years prior there was no understanding of *dera* or

bethak. Rather than it there was countless *charpaicots*. These are likewise called *hamacha* in the nearby Saraiki. These are utilized for sitting during late night do the chatter and conversation with one another. This is essential for the way of life where individuals sit to the midnights for neighborhood and conventional conversations. As per the area Dera Ghazi Khan is arranged in all pieces of the country. It is situated in the focal point of the nation where four areas of the nation have borders with Dera Ghazi Khan. After the autonomy of Pakistan in 1947, the minority Hindus and Sikhs moved to India while numerous Muslims exiles from India settled down in the Dera Ghazi Khan District. Numerous Hindus and Sikhs from Dera Ghazi Khan got comfortable Delhi tracked down Derawal Nagar alongside the transients from Dera Ismail Khan.

3.4.4 Local language

The Baloch clan relocated from the 11th century to 16th century. They came from Arab and Syria since their life was spent on the animals because of which they needed to move between different places again for your animals taking care of and they went not exclusively to Dera Ghazi Khan yet rather they moved to Indus River when they came to Dera Ghazi Khan individuals were settled here as of now, whose language was Saraiki. They were much more in numbers and all sort of specialists were likewise with Saraiki. Individuals. The Baloch clans are learning Saraiki language with the dread of back and afterward leisurely began living in the way of life of Saraiki not all individuals actually say Saraiki language yet individuals who are close to the Indus stream communicate in Saraiki and the people who live on the mountain side communicate in today *balochi* language.

3.4.5 Tribes and language

Dera Ghazi Khan is old neighborhood of Baloch. Baloch as an ethnic gathering is the biggest gathering in the district. Baloch ethnically is an ancestral society, and it is separated in patrilineage and relatives of male tree. These clans are Khosa, Laghari, Mastoi, Lashari, and

Malghani clans. In Village individuals from Khosa clan dwell in the town. Racially they are Baloch yet because of organization and socially strength of Saraiki individuals has taken on Saraiki as primary correspondence language or *lingua Franca* of city.

3.4.5.1 Political system

As to set up the primary arrangement of equity dependent on the *sat* (council of living senior and provincial court of assertion normally including five part) settle the property and any remaining struggles identified with the essential basic liberties or routine astute little issue .Head of "sat" is classified "Sardar" or khan or Bhagwand (boss, proprietor ,land master) who is viewed as all things considered settling on all the choice with regards to the squabbles and sitting minor and significant question. The head of sat is generally assigned with the assistance of Birdari (friends and relatives) framework. Town of Shah Sadar Din is the piece of huge political region. Like other worker local area town isn't adequate political unit yet the vast majority of the choice forced from outside of the town, and town is constrained by police court and other branch of the public authority. In the town there are political power and pioneer specialist who assume the mediatory part between the town's people and nearby specialists who have two edges blade which work for government and for individuals. Government or the other construction couldn't select a power in each town to keep law and control. Along these lines, the need of individuals is to further develop law and other request circumstance. Individuals of the town those are for the most part ignorant, have less information on the leftover world and need some individual to chip away at their benefit to manage government organizations. Those nearby heads of the town are useful in this regard. Customarily, the public authority since the hour of British government has a selected the town head man privately called Namaedar (lambardar or town head individual) for this reason. These proper pioneers assumed an extraordinary part in such manner yet after the

presentation of neighborhood bodies, some new administration farer councilors, woman councilor have been presented.

They have play out certain elements of head man throughout time other conventional authority developed in the town. Huge political framework exists in the space which has made an arrangement of collusion and relation on more elevated level. In the town power and glory acquired forcibly as well as impact. These pioneers don't have any power to perceive their position. They took advantage of the resident by making and including the struggles and subsequent to obliging through help shoe in the court or police headquarters. An individual having more land or good like the workplace of the Numberdar or counselor can authorize his political position.

3.4.5.1.1 Formal political system

The British government had an administrative framework, the British chose a man in each space that settled on choice of individuals they called the man tumandar or sardar. There was a forerunner in a space that tackled the issue of individuals who had issues were the main choice to take their concern to the sardar there were two clans Lashari or Jawar who didn't have any head the choice of these two clans likewise administered on different spaces of head. Furthermore, there was a numberdarin each area whose work was to introduce the issue of individuals to the boss. Furthermore, there were a few issues that they had tackled themselves. Furthermore, the individuals who had enormous issues took the numberdar to Sardar. The British guideline finished with do the low position of sardar no past framework was not there so the primary individuals had just a single decision that the answer for their concern will be only the boss however presently individuals have numerous choices. That they can likewise record their concern in true workplaces yet presently they can likewise finish their concern be the director of the association gathering. Things have changed very

well. Presently every one of the issues we can address without the sardar yet there are significant issues that can't be settled without the ancestral sardar.

3.4.5.1.2 Power

The capacity to struggle with the conduct of others even without their assent. There are three components of force one is power and second is authority and third is impact. The force of any individual seems when he takes a choice. There are two things they are viewed as essential for the influential man of a town. One thing is that the individual is awesome with no close to home property and this is the power that an individual gets because of the standing since when notoriety is making because of the more desirable characteristics on the grounds that the great person is a decent standing. also, the other when citizens choose the individual based on great person shah sadar Din is a town there are for the most part individuals lived Syed, Khosa, Lashari, Jarwar, Dasti, Pochi, and Naai, however this the overwhelm position are Khosa and Laghari. The town have two sort of individuals who are more predominant one is this informed man or the astute ones who individuals pay attention to him and follow him. also, other is this landowner man which is a hang on the whole town either an elderly person in light of the fact that their experience is high, and they have tackled the as of now issues.

When there is be any issue in the town, they first tell their seniors and afterward all the town older folks and instructed individuals settle out the issue and if its answer doesn't emerge from the town individuals, they take their concern to the head of the town. So they can tackle the issue through jirga. Since that man definitely knows the issue of the locals since he personally is an occupant of that town, he knows every one of the residents and association with them. In this manner he realizes very well how to determine the issues of the town individuals. The capacity to struggle the conduct of other even without even a trace of their assent. There are three components of force one is power and second is authority and third is

impact. The force of any individual seems when he takes a choice. There are two things they are viewed as fundamental for the influential man of a town. One thing is that the individual is generally excellent with practically no close to home property, and this is the power that an individual gets because of the standing since when notoriety is making because of the more desirable characteristics in light of the fact that the great person is a decent standing. furthermore, the other when electors choose the individual based on great person shah sadar clamor is a town there are for the most part individuals lived Syed, Khosa, Lashari, Jarwar, Dasti, Pochi, and Naai, however this the rule standing are Khosa and Laghari. The towns have two kinds of individuals who are more prevailing one is this informed man or the savvy ones who individuals pay attention to him and follow him. also, other is this property manager man which is a hang on the whole town either an elderly person on the grounds that their experience is high, and they have tackled the as of now issues. When there is be any issue in the town they first tell their older folks and afterward all the town seniors and taught individuals settle out the issue and if its answer doesn't emerge from the town individuals they take their concern to the head of the town. So they can tackle the issue through jirga. Since that man definitely knows the issue of the townspeople since he personally is an inhabitant of that town, he knows every one of the residents and have connection with them. In this manner he realizes very well how to determine the issues of the town individuals.

3.4.6 Social organization

According to Firth: "Social organization is viewed as being of social interaction in which people exercise choice and make decision" (D.N. Majumdar & Madan, 2017)

Social association eludes consistently the example of cooperation among the individual from the gathering, society and culture. Steward considered social association vote-based system and level of collaboration sub arrangement of culture characteristics. Harris sees

collaboration of various part of social association that is methodical connection between various types of gathering's organization status and job. Family is the essential unit of society where individuals reside and share normal lineage, blood, and lawful relationship, family assume a significant and key part in the informal community.

3.4.6.1 The Family

The family is a gathering of people portrayed by financial home, monetary, and participation. In incorporate grown-up of both genders something like two of whom keep a public endorsed sexual relationship, and one and more youngsters, own or embraced, of the physically cohabitating grown-ups. In joint local area town has a gathering of close individuals. At the point when relationship is created through one or the other blood or marriage, they lead to passionate association. Locally the majority of the families are joint than family units, they like to form joint gathering of people on the grounds that locally. Family is the unit of creation and each relative is human resource. The entire family cooperates because of neediness line. Each relative needs to earn for himself/herself and for entire family. They for the most part live in joint family framework some time they live in the family unit framework.

3.4.6.1.1 Extended family

Stretching out family alludes to family structure that reaches out past the small. Inside the more distant family might be numerous quantities of family units are utilized reciprocally with more distant families. The connected families allude to joint family units on the one-sided of the blood relationship on the inclinations of nice from similar precursors, so a few ages offspring are incorporated with in one nuclear family as in more distant family. A few families formed compared through kin yet without their folks are beloved or some time one of them is dead. For example, such a family comprises of two or more hitched siblings, their spouses' youngsters. At some point unmarried sisters live with their sibling as reliant upon

them socially and not monetarily as well. In the town such families are less rather than family units.

3.4.6.1.2 Joint family

It comprises of a few one or more of their wedded children, other unmarried kids whether taking free in financial. Some joint families are at some point very enormous including in excess of twenty part and multiple family units and with three ages. In this kind of joint family residing design their homes are connected with one another and demonstrates an occupant unit, with one normal visitor normal indistinguishable separation from the inhabitant region. In my neighborhood there are four or five children of guardians. In however they all get hitched they live in a one house all sibling utilized a similar kitchen and the home-sprinter is the only one sibling who is the more seasoned than different siblings. Indeed, even each month's use gives a more established sibling since every one of the obligations are on the top of the more seasoned sibling.

3.4.6.1.3 Nuclear family

Nuclear and intimate allude to the nuclear family in its littlest structure. By and large it incorporates the spouse, wife and their quick, youngsters the term atomic and intimate are at time utilized conversely, but the intimate family should incorporate a husband and a wife. A family unit could possibly incorporate the marriage or reception expecting. They are of something very similar or bordering age. Thus, a sibling and sister or a solitary parent and kid are family units would not in fact talking, be intimate families. In the town family units are under expanded and joint families. In my nearby the greater part of the families live in family unit framework. This is on the grounds that the individual thinks that my cash just for my kids. Family unit is likewise accessible for this when the kid doesn't do the anything after his marriage the dad isolated so he ought to go about his responsibilities and run home.

3.4.6.1.4 Women's mobility

Versatility is fundamental for getting to essential administrations, like training, medical services, and interpersonal organization. Ladies assume a significant part in the improvement of a country. In Pakistan endeavors are being made to enable ladies in pretty much every field of life however in country regions ladies are as yet living in hopeless conditions. In Pakistan we as Muslims affectionately need to follow Islamic lessons however being strictly uneducated rely upon badly taught mullahs for understanding and clarification of Islamic lessons. These mullahs have tragically persuaded us to think that investment of ladies in current monetary exercises is un-Islamic. Some mullah doesn't have a problem with ladies working constantly in fields in the towns however genuine issue with their working in the workplaces and industrial facilities has. Social, social and customary based convictions is one more reason for this, however generally significant of everything is the absence of training and financial backwardness. Indeed, even ladies need to confront the trouble for the wellbeing offices ladies can get these administrations just and just from their towns yet unmarried young lady can't get her town this is viewed as a question of integrity. Because of honor the ladies can't land the schooling and positions. Their financial reliance on men and limitations on their versatility decide differential access of male and females to wellbeing administrations. In rustic regions female contribute a great deal in agribusiness from planting to reaping of many harvests e.g cotton, rice, wheat, maize and sugar stick. Country ladies bear the whole weight of cooking and cleaning for the nuclear family. Furthermore, they beat milk for margarine and fat, sew and cut, save food sources, frequently raise chicken or goats, turn yarn, do knitting and matting, and raise infants, absent a lot of male assistance. So, greater part of country female is made to function up to sixteen to eighteen hours per day with next to no installment. Notwithstanding accepting such obligations men should respect the ladies and comply with her, however they don't do as such.

3.4.6.1.5 Purdah (Veiling)

Purdah is viewed as fundamental thing for a ladies and Islam likewise characterizes the type of purdah. There are generally Muslims in this space that live as indicated by Islam and emphatically follow the Islamic standards and afterward the purdah is made by individuals in their own specific manner. Purdah is additionally have been characterized in our religion. Stay in your homes and they are completely debilitated to not converse with eligible. Also, when you escape the house, you need to cover your face. That is the reason you can discover contrast among you and the non-Muslims. In the house the ladies take a *dupahta* and the part which is requested by the cover isn't shown. Furthermore, they instructed at a youthful age. The lady doesn't have opportunity because of purdah to leave the house for excursion. On the off chance that the escapes the house, she covers her body totally. So it is against the practice made by the Baloch culture. They likewise need that the ladies just remained in the house and handle the family work and kids. In these general public homes are comprehends purdah. Four walls are made around the house. So no one could see her in the house nor could home ladies see anything outside. Drapes are put before the entryway of the houses. The rich and liberal individuals of this space are the people who don't give such a lot of significance their ladies emerge from the house they take one in just huge dupatah and the individuals who have a working class are totally decrepit the purdah and their ladies don't make strides outside the home without purdah. If they do as such, they are rebuffed for this. A particular buraqa utilized for them. Which cover the whole body and is made jhali (net around eyes) toward the front of the eyes the ladies from which she can see Married ladies wears it and must for them. Aside from this, the unmarried young lady takes a major chadhar while leaving the house or as indicated by new style wears a gaon and cover your face other than eyes so it's not possible for anyone to see them .And toward the end there are the people who have a place with the lower class it isn't required for them to do the shroud or not on the

grounds that they are working out of the house all the daylong covering the mouth for them becomes troublesome all the day since they need to work in the fields outside the home and the domesticated animals is to bring grass for them they doesn't cloak herself in her yields, however when she goes outside the market they covers her countenances.

3.4.6.1.6 Physical torture

Physically and mentally stress cause the same problem, and it affects health for a long time. Due to this pressure, it creates fear alone feeling and less control over themselves. The person brain has been doing terrible ways to punish someone for a long time. In which hanging fire burnt or kill someone with electric shock. And in the same way there are many ways of punishment in the world that are over, and some remain. The punishment was given to the individual to a group or a state. There are many reasons for punishment, such as to punish someone to punish him every difficult way. Whatever lesser than that, He punishes him because he is a powerful man. Similarly, we see everywhere there is someone under another and someone else holds over him. Every institution happening is this whether it's an office or a home. Most of the women in the house are given physical and mentally pressure to get a torture. In my local the men are dominant, and their man hold. Whatever he can do is also raises hands on the women it can also beat him because she does not say anything to him. He starts beating a woman on every small matter whether it is woman deserving or not. if the man is angry at anything then beat the woman and finishes his anger not only does the husband beat his wife but also beat his brother and also the father-in-law in some situation. In homes when fighting between mother-in-law and daughter law then the mother-in-law tells her son that all the faults of your wife. Indeed, do not be fault of it. But he cannot beat her mother then he beat her wife because if he takes the side of her wife so it's called him *ranmureed* (uxorious) mother in law does this with her daughter in law because she herself has suffered such a time. In this way she makes her daughter in law a mental patient. When

her objection to every work of daughter in law and it said that you did not you learn anything from your parent's home. Such a situation occurs when a mother-in-law does not like her daughter in law or she is an outsider not relative. This kind of situation does not it take care of both.

3.4.6.1.7 Honor

Honor as a code of conduct characterizes the obligations of a person inside a gathering of people. Honor killing against ladies has expanded throughout the most recent twenty years both on public and global level; and it will in general increment considerably more within a reasonable timeframe. To kill an honest person for essentially restricting her family's desires is completely inhumane homicide. There is no authentic Islamic strict position who can contend in any case. Honor killing is a demonstration of homicide, wherein an individual is killed for their real or saw indecent conduct. Such "shameless conduct" may appear as supposed conjugal unfaithfulness, refusal to submit to an organized marriage, requesting a separation, a large portion of the causes are in the provincial regions where the ladies isn't given life as indicated by her will. These regions have their own framework which called panchayat, and this is permitting the discipline of wrongdoing for the networks' kin. The UN appraisals 5000 ladies are being killed every year for the sake of honor (UNFPA, 2000).

It is a common freedoms announcement that each individual has the right of their own life freedom and dynamic. People are free in their choice with no race or ethnicity sexual orientation and religion. They have right to wed or not to wed and have kids and not to have kids. Subsequently, a large portion of the wrongdoing is disallowed from doing the ladies for the sake of customs. Honor killing has turned into a social reality in the general public of Pakistan where the ladies are killed for discoloring the families honor. Many kills submit when the young lady get hitched against the desires of the family either not simply getting to school the ladies killed or on the partition of harmful spouse and additional military

undertakings. In this manner disgracing her dad, sibling, uncle, or cousin, has been a sufficient motivation to make a fierce assault on her life. Pakistani ladies worry about a weighty concern of social standards, social practices and limited freedoms. Savagery is frequently utilized as an instrument to control and cause them to adjust to male centric belief system. Ladies stay firm on every one of the obligations that can set up families' honor. They should scarify her individual flexibility and autonomy for his local area and family. There are as yet treated in conventional ways of ladies in Pakistan, and it isn't given its essential privileges and it is viewed as substandard compared to men and not having the right to partake in similar freedoms. Pakistani ladies endure the subterranean insect sort of abusive behavior at home on account of men and relative and local area. It is assessed that one fifth of the "honor killings" in this world are submitted in Pakistan. Right around 1000 ladies are killed for the sake of honor each year. Pakistan has a populace of 170 million and around three ladies are killed every day for purported honor rebuilding.

3.4.6.2 Regions and sects

The 98% populace of the area is Muslim and the 2% is minorities. Every individual accepts and believes on the one God and more convey in the two order first Sunni-deobandi and little populace of Shiah likewise live nearby.

3.4.6.3 Education

Dera Ghazi Khan's education rate is 40%. There are five collections in the region and three out of five is three young men and two for young ladies. Here is the Bahu-din-Zakiriya University and grounds of training college while Allam Iqbal Open University additionally has focused here. There is an immense measure of books in the civil library. Individuals in the space are keen on accomplishing ladies schooling. The schooling framework in Dera Ghazi Khan is detailed along explicit current social strict mental and logical directive. The framework is partitioned into the five-level essential center high middle of the road and

college programs promoting graduate and postgraduate educations separate collections for young ladies and young men.

3.4.7 Economic System

People of the areas follow their traditional system which derive their livelihood from traditional resources like labor, land, agriculture, trade and social contribution in the form of religious tax etc.

3.4.7.1 Land distribution

Land is a type of revenue food and status. Generally needy individuals are requested on the agribusiness a significant issue is to partition the land for diminishing the destitution. Particularly for those whose pay is extremely low nonetheless; they are needed to procure the land for their personality and to live. In my nearby for the most part individuals have a place with helpless families. Be that as it may, there are for the most part the individuals who have their very own territory on which they develop harvests and accumulate their own grain of the year. Furthermore, by selling a few grains they likewise satisfy their requirements so their arrangement of is going on well. They individuals develop the grass for their animals as indicated by season wheat and rice additionally develops. A great many people are not instructed, and they don't know such a huge amount about the Islamic instructing that what the youngsters directly on the guardians are. When there is an event in which the child and little girl treated similarly however guardians give more significance to the child there are many events where the little girl gas overlooked. Furthermore, in any case, the dad considered a weight of a little girl and said that regardless of whether or not you give girl. Due to this idea most guardians don't give their girl subterranean insect part of the land and afterward the little girl is likewise stay quiet thinking how to inquire. Be that as it may, whenever found for this situation the little girl is qualified for be a little or all the more yet similarly isolated. Because of not giving the land to the little girl in this town the marriage

does as such in their family members since they fear something that if they wed somebody, they will request the land.

So that is the reason they get the young lady and kid marriage without knowing their desire that they are concur or not. Yet, at some point they likewise bear such thing by wedding inside the family on the grounds that the little girls spouse needs land from her dad in law and assuming the dad or senior sibling won't give the land, he back his girl to the dad's house. He needs that I won't bring him back until she takes the land from their dad. Then, at that point, guardians give little girl land to the child parents in law pressure. So his house isn't annihilated and she is residing happily with her significant other and youngsters at home. In any case, some there are a few guardians who cherish their property more than their kid's joy. The guardians choose to place their little girl in their home yet didn't give their property to girl for joy. In this manner that young lady is sitting in her folks' home constantly.

3.4.7.2 Agriculture

Agribusiness is fundamental monetary action of the town. For the most part individuals have more and less land and some poor person land. All the land is developed yet because of issues of water logging and saltiness, yield have diminished, and land proprietor have another business as elective domesticated animals, compensation work, occasional work, work in the harvests at wages and little shops in the town or not of town in some other city.

3.4.7.3 Irrigation system

The town has extremely customary arrangement of water system hundred years prior. In the beginning generally place that is known for the town was normally watered which is called to neighborhood word Seoo. The yields were prepared by regular way and not with any fake water system or treating, on the grounds that the land is close to the waterway by the waterlogging the land is capable for development. The land that is all the more away from the stream has not logging then this land stayed infertile. By the innovation of Khooh (well) then,

at that point, some land was made capable for development, and the yield of harvests is expanding by ordinary all around watered. This framework is exceptionally old and custom and utilized for water system. After the creation of cylinder well and diesel motor this was taken out on the grounds that it was not more fulfilled, and it is exceptionally persevering and tedious. In the diesel motor present in the town. After the peters are presented in the business. They are very occasions saving amazing and financially best. By the innovation of new water system framework all the place that is known for town become develop and yield per section of land expanded. Canal arrangement of Pakistan considered very well on the planet yet lamentably there is no cannel framework in the town. The locals utilized waterway as flooded source since when they have not tube well then, they through a line in the stream and drew it by the assistance of siphon that runs by the peter.

3.4.7.4 Labor

Many people of the village are landless and work in the seasonal laborer work and fulfill their basic needs. The land holding people also work on the labor because their expenses cannot fill by only livestock or land forming. In the village there are different types of labors those worked in whole year in the village. The labor serves daily weakly monthly and seasonal based. In the time of crop sowing and harvesting labor works in the field, some labor work to irrigate or spray to the field. Some people worked as servant with landlord and received pay. The labor is consisting of one to fifteen or more person. Mostly labor those worked in sugarcane loading, harvesting cutting, Wheat, sowing, spray, harvesting rice sowing and harvesting and some other crops etc.

3.4.8 Livestock

Domesticated animals are vital locally of the town. The domesticated animals aren't just property, yet their utilizations are for some reason. Those are utilized in agribusiness work,

stacking and giving the milk, cows, chicken, bulls, wild oxen, goats, sheep, camels, jackasses and ponies and they are kept as a domesticated animal.

CHAPTER 4

INDIGENOUS SOURCES OF INCOME

This chapter highlights the area where the women spend social grant money and indigenous sources of income in their own village. Dera Ghazi Khan is relatively poor district of the south Punjab. The local people of area spend live in subsistence economy. The villagers are more dependent on daily wages in city and local agriculture lands. They earn livelihood from agriculture products. Some of the products are sold in the market and most of them are consumed for family consumption. This is only done by all those families who hold land and agriculture products. As the land distributions is not done on equal basis among the people. That is why people living in village are working as peasants on the land of landowners. So, this is one of the major factors that play pivot role in the villager's misery. This income is enough hardly to run the home other than no more, therefore it becomes very difficult to maintain every member of family needs, specifically for the women.

Men's movement outside the house is easy. They can earn and spend themselves and meet their needs. A woman depends on men. But now women are able through this scheme of Benazir income support programme (BISP) and they can do something for themselves selves. Government of Pakistan has taken women welfare responsibility on her shoulders. At least they can meet her little needs. What kind of change came into the women lives in the private and public sphere before and after getting this grant. This will give also some understanding about women's pattern of life and beginning of change of their lives. This will be explained in detail in the following themes. These themes were generated from interview and personal off the record conversation with women who have been receiving BISP grant for some quite time.

4.1 Source of income

Most villager's homes are made of bricks mud and clay which consists of three and four rooms despite the larger families. Most of the villagers rely for their survival on agriculture and livestock and grow the crops according to the environment and climates. Wheat has grown in the summer season and rice is grown in winter. Villager males are connected with different professions of the source of income like daily wagers (do work which is available on the spot), shopkeepers, driving, bricks kiln, and constructor (Taghari, Mehnat Mazdoori ,Mistri, Osari). All these terms are used for the constructor in this village and in a Sariki language. BISP-7 stated that,

“itni koi zadia wali property nae hae jahan se income aye bus jasiay goawn meh zindgi ka guzara choti or thori cheez pr bi ho jata hae wasia hm bi kar rhy hae” we have not enough property. We are just surviving with limited things in the village. as like villagers do it, we also doing it.

Another BISP-15 shared her households' conditions in the following way that,

“Asian bhau zadia gareeb haian, sady ghar wich agr koi mehnat mazdoori karain ta sada ghar chalsi, baqi biya koi zirya kene income da” (we are very poor people. If someone finds a work, then our house livelihood runs, otherwise we don't have any other source of income).

BISP-18 said that “my husband performed day and night duty so that his child will eat better”. Laborer is a person who is connected with manual work, especially for construction, factories, millwork, and somewhere else. Where they all provide the mentally, physically, and socially services to convert and consume their expertise and manpower from the raw material into productive goods, for that some work is too much difficult even for most of the workers to lose one's life. By the way, Laborer is divided into different parts like skill level, unskilled and semi-skilled. Skilled labors do not require any training, and other is semi-

skilled those are needed training. The difference in laborer constructed by society but this thing is to create the gender gap also, like women would be bound in the household chores and males are allowed to do work outside of the house, but one of them is paid and other is not paid, and women also less earners as compared to men. Although both are doing work women have fewer chances to get the job. Many people of the village are landless and work in the seasonal laborer work and meet their basic needs. The land-holding people also work as labor because their expenses cannot be met by only livestock or land forming. In the village, there are different types of laborers who worked for the whole year the village. The labor serves daily, weekly, monthly, and seasonal based during the time of crop sowing and harvesting. Some labor works in the field. Some labor works to irrigate or spray the field with pesticides against insects. Some people work as a servant with the landlord and receive pay. The labor is consisting of one to fifteen or more people. Mostly labor works in sugarcane loading, harvesting, and cutting, some work in crops like wheat, sowing, spraying, harvesting rice, sowing and harvesting some other crops. On the other hand, villagers provide their services from different resources. The respondents identified their earnings from laboring, construction, and driving. Traditionally, men are responsible for financially and economically to support the family and they are known as breadwinners. In case of illness or death, the responsibility of earning falls on the socially weak and discouraged shoulders of females or widows. The respondents' breadwinners are divided into three categories, (a) laboring (b) driving (c) widow (d) illness. Males are also less educated in this village and are not hired for sophisticated jobs, rather just do work as menial and earn enough that could run their houses. During my research, most of the respondents told me about the same situation that their husbands' income is very less and hard to run the house. One of them told me that my husband is a laborer, with no other source of income.

BISP-3, said that “mera khawand mazdoor hai aur mairay khawandh ki roz ki six hundred mazdoori hae”(husband is a laborer and he earns six hundred wage per day).

BISP-3 explains that" “my husband is mechanic and my younger son is also working with him and they both earn twelve hundred rupees per day” (*Mairay khawadh mistri ka kam karta hae or chota betha bi sath hota hae*”meaning”.

During research a married BISP-13 gave her opinion on the matter “He has been currently employed as a laborer, constructing bricks kiln. He has a monthly income of about 20,000 rupees. He worked at various mills and factories, and at times he worked for six months and had nothing to do for the next 6 months.

4.2 Income from Livestock

Domestic animals are related along with the rising phenomenon of agriculture. It provides commodities like eggs, meat, milk, fur, leather, and wool. Livestock farming shifts from the intensive animal farm. By the way, livestock is the subsector of Pakistani agriculture which contributes 56% of the agriculture products as well as 11% of the gross domestic products. Its contribution is probably intense in agriculture and mostly plays a significant role in the developing country's economy. Where agriculture and livestock provide us income and employment for producers and other complex chains. This is the most important safety net for the poor especially for rural women and pastoral groups which is an important source of nourishment for a rural and urban household.

Women are half part of the village's population and livestock provides their benefits so that improves her situation but required livestock should be more credit and farming skills for this task. Women also suffered from this because their work does not fully appreciate, during my research I have noted this thing and my respondent also told me that women do work from their houses, in agriculture also. Their exclusive responsibilities like after harvest, cleaning, drying, storage grains, their contribution is also significant in the preparation of seeds,

collection of farmyard manure, weeding, and harvesting, etc. livestock is almost considered the women responsibilities. She has generated her household income almost 25 to 30%. This responsibility is related all the time with women and this duty is performed three or four times in a day. Livestock is not only provided a job for women also for men.

Livestock is very important in the community of the village. The livestock is not only property, but their uses are for any purpose. Those are used in agriculture labor, loading and giving the milk. Cows, chicken, oxen, buffaloes, goats, sheep, camels, donkeys, and horses are kept as livestock. During my research, most women have pet animals and take their full responsibilities on their shoulders as one of my respondents said to me that we have just owned two marly lands where we have grown the grass for livestock. Rather than there is no field from there and the cow has fulfilled our needs like milk, yogurt, and butter. Through this my child has been spending a better life. Cow's milk is also sold and earned money. This money is invested in his food. Most of the respondents of my local are living their lives based on livestock and agriculture, they did grow seasonal crops and sell out for their earning and use for their animals too. Agriculture and livestock is related to each other, where is one thing that has found other also exists. It is like one villager's income is generated by these two sources and this is the not an easy task but it's too much productive. But this is still not enough to fulfill their stuff and poverty rates are also increasing day by day that's why these women register their name in the income support of program so that they would build better lifestyle for herself. One another my respondent told me that she has pet hens and goats. Both are just not giving me earning rather their responsibilities are also not much, because all the time they are sent out of the house in the field. I sell their eggs and generate income, which is expensive in the winter seasons as compared to in the summers. I also sell goats when I want to fulfill my big need which exceeds the ten thousand amounts.

BISP-3 a young but married household woman said *“Hum log ki subha namaz or quran pharny k bad apny janwro k khadmat se shoro hoti hae qyun k hamiri khurak un se paida hoti hae”* “our day starts with morning prayer and recitation of Quran. After prayers, we start serving animals because they are source of our food and nutrition.

Another BISP-7, 36-year-old married woman similar replied *“Mairay pass ak cow hae jis ka me dodh na srf bhajti hn bal k apny bacho ki kharn pewar (Ghiza/Khoraak) bi ho jata hae sath meh”* “I have a cow. I not only sell its milk, but it also provides milk and nutrition for my child.

Animals’ husbandry does not only provide nutrition, but it is also used for gift as there is culture of dry dairy products prepared in winters as well in summers. In summers, most of the people in rural areas use whey in evenings, and mornings with breakfasts, lunch and dinners.

As (BISP-9 a house wife said *“Me apni behans k dodh or makhan se ghee (desi ghee) bi bna k bhajti hn dodh bi bhajti hn or jb mairay pass or kuch na ho tou m apny relative ko gift bi kar deti hn ye sb jo k ak achi cheez smjhi jati hae”* “I also sell milk and (desi ghee) which is extracted from milk. When a relative from family visits me and I don’t have other things in hands to gift him/her, I gift ghee and other dry dairy products to him/her and other relatives. It is considered good gift in our society. Another housewife BISP-13 stated that *““Hosla hota hae k kuch apny pass hae(livestock) or waqat pharny pr m es ko bhaj kar apni zarort pori kar skti hn”*

“It keeps us morally high, and we can sell them in times of crisis, and it can meet our urgent needs”.

Keeping domesticated animals at time of crisis and shrinking land for agriculture and water crisis, it is becoming difficult for poor families to keep animals healthy and their fodder and provender. BISE-19 said, *“Janwar palna koi asan kam nae bhout mehnat lagti hae es meh”* “raising animals is not a easy task. It requires hard work”. As the village is located in the

greed fields and it is necessary to keep animals from the fields and one has to be all the time home to look after them. every woman keeps cleaning the fence for animals, feeding them in the fence three times a day, filling tubs of water for drinking and keeping them healthy from infections and diseases.

4.3 Income from agriculture

Agriculture is main economic activity of the village. Most people have more or less land and some are landless. All the land is cultivated but due to problems of water logging and salinity, yield have decreased, and landowner have some other business as alternative livestock, wages labor, seasonal labor, work in the crops on wages and small shops in the village or in any other cities.

In my local is Shah Sadar Din which is located in the main district Dara Ghazi Khan. Most of the people are attached with land. This is a fact in the villager that they are attached with land and earn their income because there is no any other source of income because the area and district does not have industries to utilize the working potential of work force available in the villages and urban area. In village, the main income of men and women comes from working in their own fields or serving their labor on others' lands for livelihood. Mainly women participate in fields force, but it is also dependent on men's support. During my research when I asked one of my respondents so she said to me our main source of income is agriculture. We grow the grass and crops seasonally, and it depends on us that how we utilized this, either we would sell or remain use for their animals. Some time we have to grow the grass first and sold it when it has strong growth, after that, we have grown the crops according to the seasons. In this way, we earn more earning and it's beneficial for us. This is considered the honorable profession in the village that they eat (halal rozi, Halal di Kamai). Some of my respondents are also not related to agriculture because they are poor and do not have land where they generate the income even. They do not have enough land where they

build or extend their houses. One of my respondents informed me about this situation like I wrote my name because of poverty. I belong to a very poor background and my all sons are married and support their families, but they also have a hard time making ends meet. Even my six married children live in one single home which is a very congested place, and all use one bathroom. We have no further land where we can build or construct a home for ourselves so where we came to land for the growing crops or animal grass and even, we do not have pet animals due to congested place. My husband is very old now he is no more working. BISP-15, a married 50-year-old woman said that, "*Main or maira khawadh mil kar zameen muhadhy per leety hae har season meh phir wah se na srf six month ka annajj ata he bal k janwaro k liye (boh) waghira ka intazim ho jtja jis ki sari saal fikar nae hoti hae hamin*" meaning "I and my husband are working together on our lands. We cultivate seasonal crop which help us to store our six months grains and we also store fodder for our animals for six months. This makes us relieve from tension of food and grains. That is why we don't tent tension of their and our food for six months. And another woman BISP-20, aged 30 said that "*jataki (Zaraat) kardain (kehti baari karta hae) muzergeeri (dusro ki zameen pe fasal ogthy hae) karty hae apni zameen bi nae hae 8th hisy pe, baqi biya sarso gareb hae (bhout hi zadia gareeb hae)*" "we are peasants. We don't own land. We all are working on others' lands. We are having some animals and their fodder comes from the land where we are working as peasants, but still having tough life and we are having very poor life".

4.4 Low wagers

Working in same village are not much paid. Their wages and traditional way of working on others' lands are not generating good amount of money for them. Their lives are stagnant, and their lifestyle is stagnant which do not allow to bring a change of betterment in their lives, but they still struggle to mean their immediate needs. Their struggle sometimes makes some time betterment in their lives by addition some other sources of income. With inflation

rate, federal and provincial governments set minimum wages to protect the employees and give some advantages to employers as well, but the writ of the government and check and balance of minimum wages are not looked after. The daily wagers in village set their wages in informal ways to earn their livelihood which is mere enough to feed their families to low quality food. Employers violate the rules of labor and employment laws by failing to pay the minimum wage for all hours worked, refusing to pay overtime.

This violation effects whole family rights as whole family are dependent on the earnings of people who are working in the fields and construction work. Even most of the employees are excluded from the protection afford which is accumulate from the employment law like safety and health standards. Low wagers either earn less rather their families also faced problems in the economic circumstances and they could not do anything for the betterment of their families. During my research one of my respondents told me that my husband is a laborer, and he is Auto rickshaw driver, and just earns three or four hundred per day, I am the patient of different diseases and my husband also. He could not move outside in the hot days of summer. He drives Auto Rickshaw when the weather is better for his health otherwise his income is nothing and we live in miserable conditions. His income which is only three and four hundred where is enough to run the house and could fulfill their child needs. It is obviously not enough. My husband's health condition is also not good so that he could do any other heavy work and support family in a better way.

BISP_8, 38-year-old poor woman said, mazdoor hae. Bricks ka kam karta hae months ka 20 hazar ho jata hae. Koi bi mairi factory hoya koi mill ho wahan pr mazdoori karta hae 6 bmonth kam hota hae or 6-month tk nae bi hota hae”

“He has currently employed as a laborer. He works in kiln factory. He has a monthly income of about 20,000 rupees. He worked at various mills and factories. He works in factories for 6 months and remains unemployed for other six months due to closure of factories in

winter”and another woman, BISP_6 said that, *“Wo mazdoori karta hae jo bi aa jain mazdoori har qasam ki kar leeta hae us ka maqsad bs ghr meh pasia lana hae qyun k phir usi se ghar bi chalna hota hae chahy dukhan ki ho ya phir jo bi”* “My husband performs and wills to do any kind of work available to him, because his aim is to run home. Whether he would do work in a shop or a mill. Anyway, this is the fact without work he would not be able to run the house.

4.5 Poverty

Poverty is a state where people do not have enough material to maintain their lives and fulfill their basic needs of life. Poverty may include social, economic, and political elements. It’s appeared into many forms like absolute poverty, where the people could not fulfill their basic needs of life like food, clothes, and shelters. Relative poverty is the name of where the human is deprived of the minimum living standards. Poverty creates the unequal social status and inequitable social relationship; people don’t have chances that they could move forward from this misery situation. Life starts early morning in the village. After hearing proclaim (azan) from the mosque, people get ready for daily works. There is saying that God bestows blessing on those who gets up early in the morning and come out from homes for livelihood. Very few people in the village are well off. This well off of them is due to their land holdings. Peasants go to the fields of landlords.

Landlords do not work with peasants on their lands. These peasants are dependent on the wellbeing of landlord. Few decades ago, all the villagers were employed on the lands of these landlords. They did not use to pay them in cash or paying them wages. They used to pay them annually. After developing of cash economy and currency, people prefer to get their wages in form of money. These relationships of centuries make people interactive with each other and they know economic condition of people. Second thing which makes people vulnerable is the increase in population. In past every family was consisted upon few

members of family, and they could afford and meet their needs without about their children nutrition. Now every married couple has more than 5 siblings. These siblings need food and shelter which are priorities of every father to acquire it. During my research one of respondents told me that her poverty situation, like she tells me about her husband. My husband is labor. He is daily wager and earns not more than to six or seven hundred. He did do any kind of work, but mostly is related to *Taghri* (those work which earning is no more than five or six hundred). He has no other source of income. Rather currently his income is also less. Our personal property is only our house. We have their own house, which consists of one room, although in which 6 people live; however, there are insufficient funds to construct one or two additional rooms, which are why we have decided to postpone the children's wedding. The problem is that if we want to customize the child's wedding, we will have to leave the rooms.

BISP-15, said, "*maira husband rat ki bi duty deta hae (pilhdari) chukdari ka kam karta hae apny hi mahaly ki or market ki*" "my husband performs night duty as watchman and works as daily wager in day. He performs duty as watchman in village market and village".

BISP-6, a household woman said "or koi nae hae income k zirye yahan tk k apny ghar ki puri jaghan nae hae apna ghar bi itna chota hae. yahan tk k 9 families ka ak hi washroom hae" "I do not have any other source of income although there we live is also a congested and nine families are lived here at the same time and used single washroom.

4.6 Idleness/jobless indolent

Idleness is the name of less motion and less energy for doing some work; on the other hand, we can say that the act of nothing or no work. Idle is a person who does not perform any work and spends the whole day as a free man. In this village, people said about idleness that idle mind is the devil's house, but it's not a universal thing. Most of the men in my local do not work for supporting their families because most of them are involved in drugs and those

people who use drugs could not take responsibility for the house in a better way. But those who are not habitual drugs also perform the same act. They are not ready for taking the household responsibilities however before the birth of child, because when child births, family extends so men do everything, even when he does not want to do. Some basic needs are important in front of them like *surf*, *soup*, *oil*, mean which is compulsory to serve the life, otherwise, they do not consider need, whether it is also need. Sometimes they even do not consider *salan* (curry) as necessity of life and even do not buy vegetables for food as they think that is unnecessary as there is common saying that it is blessing of God to have bread in home. They consider flours are available at home (which is preserved from their crops per seasons) so eat with cow kinds of milk after making bread.

During my research I have noted this thing with the help one of BISP. She told me, my husband is an old man, and he is along with religious class, he goes with the religious party once or twice in a month and then whole the year he is busy in the worship of God. He is careless about me and my house otherwise now my sons are young and do their work and support the house. But this is the main responsibility of my husband to accomplish it.

BISP-18, an aged household woman said “budhra hee awain wada rahdain tablig jamat wich(wasiay hi rehta hae baghir kam k) saal meh ak month k ly ya kbhi kbhi 2 k ly, nae tou phir sons jowan hae mehnat mazdoori karty hae or apni apni family ko support karty hae” “he is an old man and he is with tablighi jummat. He goes with Tablighi Jumaat for one or two months. My sons are now young, and they try to support the family”.

4.7 Income from BISP

4.7.1 Necessities

The most important and necessity of life is food, which we can get the body to maintain calories and a variety of nutrients including protein, fat, and carbohydrates every day to grow,

function, and repair. Water is also mandatory for living life without water the body cannot process food or remove wastes. The shelter is also the most important need in our life. We require protection from the blazing sun, freezing temperatures, wind, and rain. Without shelter, human skin and organs get damaged from extreme temperatures. After these kinds of necessities, women also wish little things that may fulfill their wishes. Like now with the help of the Benazir Income Support Program (BISP), women are capable of meeting their own needs. During my research, most of the women spend their money by own will. One of my respondents said that she has bought a (tooky ali mechine) or grass cutter machine that is used to cut dry or green grass because most of the women have pet animals so that they can fulfill their food needs. So it is considered necessary in the village life and women spend their money on it to use it on the daily basis. Some of the women also spend cash from protection program on Kahloti, preservation bag which is used for protection and storage of food items like grains and wheat for a long time. Because wheat plays a vital role in the development of economic growth in Pakistan.

BISP-19 said, "I have also made golden earnings for my daughter. Gold is a very expensive and considered socially valuable thing in village. Whoever has more gold, and are rich, then they are considered more honorable in the circle of villagers".

The remaining income of the families is spent on social relations and gifts. On the occasions of sorrows and death, families share the happiness and sorrows not only in terms of psychological support but in terms of arranging food and shelter for bereaved families. The left-over money and assets are spent by women on their children and other needs of family members.

BISP-9, a young woman and a mother of four children said, "*me ny apna qarz uthra qyun k maira operation howa tha mairi bethi ki birth howi thi*" "I paid off my debt from this money.

I borrowed it for cesarean where I gave birth to my daughter and the lent money is to be returned”.

BISP-18 a aged and widow said, that “abi last jo pasiaiy mily thy wo maira betha apna ghar bna rha hea us ko diye thy ab jo mily hae wo abhi save hae chahay wo mairay bethy k kam a jain ya apny koi zarort puri karlu qyun k sb ko pta hae jbtk maa baap k pass pasiaiy ho tou apni ulad ki har wish puri karny ki try kartihae” “The last installment which I received, I gave to my son who is building a house for us. The second received installment is with me and whenever I or any other member needed, I will use it, because every child knows it very well whenever parents have money, they try to spend to fulfill their children’s wish”.

4.7.2 Survival

Survival is a natural process or all living creatures of the earth try to survive or their struggle to fight and nature and live with all harsh to nature as The Survival of the Fittest”. Human survival is connected with food and so many other things which is full of ingredients and protects our body from diseases and infection that cause a well mechanized system of immun. Food is mandatory for our survival. Men and women both try to maintain whether they are villagers or urbanites. This responsibility is not falling on the one shoulder of the couple. If men have earned from outside of the home so women also do work in the house like cooking a portion of food, cleaning and maintaining their home. Rural women play a significant role in earning food and nutrition sources. She also generates income and moves towards the wellbeing of her family and society at large. When she works in the fields with her husband and earning food and generate and contribute to increase income of families locally and globally.

Another BISP-17, 38 year old married woman replied in these words :“Mairy zindgi pehly se hi bhout mushkil meh thi husband k mazoor hony ki waja se, es zamny meh koi bi kisi ki madad nae karta hae apko sb kuch khud hi karna parta hae ,pehly dusry logu k ghar meh kam

karti thi ab bi karti hn lkn ab BISP se bi pasiay milty hae jo k mujhe jasi aurat k liye kisi rehmat se kam nae hae” “my life was already tough due to husband’s paralysis. No one helps anyone in these days. When you do not help yourself, none comes forward for your help. I I have been working in other people’s homes and I still do work in others’ homes but now with the support of BISP life has become easier”.

Another woman, BISP-8, said “faida hae en passion ka. Gharz (zarort) methjh (pori) kar leeti hn, me bhout sokhi (jiski har zarort pori ho rhi ho) me okhy (mushkil) meh nae hn. Ghar de kam thora bhut ration ajat hae. Apni marzi naal chazain kindhi (le leeti hn)” “BISP cash is beneficial for me. I meet my needs with this cash grant. I am economically well with it now. Now I am out of hot waters. I spend money on home expenditures, like grocery. I do things with my own will’.

4.7.3 Livelihoods

Overall, during my stay in research field in the village, it has been observed that cash transfer has not diminished labor participation of members of the beneficial households. Although most vulnerable members like old and sick reduce their labor participation. Child labor is also found in many homes. Both boys and girls between the ages of five and fourteen are doing child labor. During the research, it has been observed that the boys have benefited a little bit because mothers care more about their sons than the girls. This cash transfer did not change the girl’s activities despite the change in the cultural norms. Other than that, it did not make a big difference to increase the livelihood of assets like land owning and livestock. Beneficiaries spend the cash transfer on home expenses and there is no way to spend on the assets to accumulate further income generating resources.

BISP-8, aged 26, said, “Choty choty tou sary kam asani se ho jaty hae lkn bary nae hoty hae qyun k na biya kai me livestock genhdi pai aa (na main koi janwar le rhi hn) na kai sona kidhain, (na koi sona liya hae” “small things can be done with it easily but not big things

because I am not able to buy livestock, gold because they are expensive, otherwise, my every little needs are fulfilled by this payment.

BISP-20, an aged widow stated that *“kbhi kbhi larky bi le jaty hae qyun k un ko ghar se bahir passion ki zarort hoti hae”* “sometimes children also take money from me when they are going outside of home for purchasing something” and BISP-13, aged 22, simply said, *“mairay jowaan (husband) ki har din ki mazdoori nae hoti hae kbi kbi hoti hae, tou en passion se relief mil jata he, apny kam khud se kar leeti hn us k passion kizarort nae parti hae”* “My husband is not a daily wager. Sometimes he does work or sometimes does not. So, this money provides me relief. I can fulfill mostly need on my own for which I have do not need my husband’s money”.

4.7.4 Investments in productive activities

This cash transfer, such as BISP can be expected to support beneficiaries’ investment in productive assets and activities. It has both direct and indirect benefits. This is direct effect that beneficiaries have to meet their needs and as well as to invest in other things like they have bought gold and other expensive things for their children's marriage as well as fulfill their children’s needs like bearing school expenses. The indirect or long-term benefits on direct cash includes in indirect effect they do investment in such kind of small business. This is also such kind of future investments.

BISP-19, a young mother said, *“pehly saving karti thi k ak hi jaghan pe koi achi or bari cheez lu gi lkn ab nae karti hae qyun k ghar ko bi phir sath chalna parta hae or bemari bi ho gai hae na earning se bnai hae 17 hazar ki ,washing mechin bi li 2 qastain ko mila k phir es tarha saving kar k apny bacho k ly tv liya hae”* “sometimes ago, I did saving so that I could buy a big and good thing, but now I do not do because home also needs running. Together, it's difficult to do saving as well to run the house. With my little saving first, I bought washing machines and now I am saving to buy a TV for my children”. another woman, BISP-13, a

mother of three daughter said that “meri beti jawan hai. Mein uski shadi krwana chahti hn. Es ki tyari k liye mein gold earning bnwai hae 17 hazar ki apni bethi k liye. washing mechin bi li 2 qastain ko mila k” “my daughter is also young, and I want to marry her as soon as possible that’s why I have purchased golden earrings of 17 thousand and purchased a washing machine with this money in two installments”.

4.7.5 Value of transfer

Cash transfer enables beneficiaries to use this money to meet their daily needs and alleviate poverty or to invest it in a good place like these women have done. *Gold earrings bnai hae 17 hazar ki, washing mechin bi li, 2 qastain ko mila k phir es tarha saving kar k apny bacho k ly tv liya hae or baqi saving kar k kammity padhi (dali) thi ab kammity nikli hae jis se apni bethi k Tha tekhar (bartan) waghira qyun k ab wo 16 sal ki ho chuki hae” “ I made gold earrings which are worth of 17,000. I after saving some more money I bought Tv for my child in the same way and washing machine for my daughter. My daughter is also young, and I want to marry her, and I have purchased some dowery through this money”.*

4.7.6 Functioning public services

There is no such thing as a BISP magic that destroys the poverty, but it is functioning to such an extent that it is very much for the benefit of the people and also the investment for future.

BISP-5 , housewife said, “garoobo k tawoon (help) k lyhathor change kardi pai sadi koi majboori tahl kis k jawan ulad hae shadi karni hae or koi bazurg hoty hae jo k nae mazdoori kar skty hae,kisi ki bari larkiyan hae or larky nae hae un ka kamny wala koi bi nae hae”

“because of poverty, this is a great work which is performed by BISP, and we also are able to fulfill needs by ourselves. like someone has a young child and wants to marry them. Sometimes male members are old enough to work anymore. Sometimes they have young girls, not boys those who invest and run his house, that’s why this money is very helpful for them”.

4.7.7 Household food consumption

The food system includes all processes involved in keeping us fed, growing, consuming, and disposing of food. Food is a substance that provides us nourishment for our organism. Food is usually of plant, animal, or fungal origin, and contains essential nutrients, such as carbohydrates, fats, proteins, vitamins, or minerals. Their energy moves to organism cells to maintain our life and our growth. Traditional food is still existing in the rural areas because forward with the passage of time through generation to generation, this is preserved through daily use. This kind of food is in accordance in nature and used according to their environment. That is full of nourishments also; rural people use the common food which are not modified by the new age customs.

BISP-7 gives similar answer: *me koshash karti hn k en passion se apny or apny bachu k liye achi food le liya karu, jasia k dodh hae wo em har month leeti hn, us se miri chae bi ban jati hae or bachy bi pee lety hae* “I try to buy some good food for children as well as for myself like milk. I make tea and my child also drinks” and BISP-6, a 30-year-old housewife said, *“jb husband k pass pasiay na ho tou m khud bi sabzi waghira le leeti hn”* “when my husband is pocketless, I do also buy vegetables and so on”.

In village, the daily food ingredients are lentils, pulses, different kind of vegetables like potatoes, ladyfinger, sponge gourd, pumpkin, and spinach, but meat and rice are used sometime when some guests come in their homes or some festivals. And another woman BISP-11 said, *“daal and sabzi hi roz mahar k khano meh shamil hae warn goshat ya chawal tou Kisi khas din pe hi bnty hae. Jb guest a’a jaty hae to m khud hi un k sb k liye khany ka badubast karti hn.”* “Lentils and vegetables are daily ingredients of meals and meat, and rice are cooked on special occasions like arrival of guests at home. When guests come here at our home, I personally arrange all meals arrangements for them”.

BISP did not only empowering women economically, it also helps the women to raise their social status by arranging food and meals for them and it is socially very valuable act to serve the best food to guests and the family members also take their food.

4.7.8 Food and nutrition

I, in the field, did not see much BISP cash transfer impact on health and food, because their habits are the same and limited. They do not eat fruits of the day or season, nor do they eat meat. According to the respondents, we do not get enough money to live a life of luxury or sustainable life.

BISP-8 said that “*mujhe nae yaad k m ny en pasio se apni ghar ki zarort k bajahy kuch phal fruit le kar khud khayee ho bachhu ko khaliye hn*” “I do not remember that I used this money to buy some fruits myself instead of the necessities of my house or to feed the children”.

4.7.9 Household food consumption patterns

Pakistan is compound of different ethnicities and also divided into different food patterns. Unique food pattern is important for promoting health and prevention of disease. Our health is depending on the healthy food which is loaded with nutrients. Mostly food patterns are divided in the provincially like Punjab, Sindh, Balochistan, and Khyber Pakhtunkhwa. They all have different taste and recipes. Food is cooked three times and sometimes the culturally, they cook two times but commonly people state that they cook food three times a day like morning, afternoon and night or breakfast, lunch and dinner. There are the most compulsory items of the food is milk, flour, chicken, eggs and butter. They eat mostly lentils, and vegetables. We know, all these food items are good for health but have limited stocks even they sell out the livestock milk rather use for yourselves. They do not eat beef and mutton. Instead on some occasions, they cook twice in a day and males eat good food as compared to females. People do not spend on their self as much as they spend on other things.

BISP-12, a young child's mother said, "Maira meeda (stomach) kharab hae m us k liye bi koi achi or halka puhlka khana nae kha skti hn pasiyay jo nae hae sb jo ghar meh bna ho whani khan parta hae, ta k pasia khan ho jo sb kha skty, har kisi k liye alag alag nae ban skta hae khana" "my stomach is always disturbed. I can't eat precautionary food. thus, just eat, which they all are eating in home.

4.7.10 Spending on boys' education

Every experience of your life gives you a lesson. Education is a process which is gained through formal and in-formal institutions. We can get it through different ways including teaching, training, storytelling, discussion and directed research. Dera Ghazi Khans literacy rate is 40 percent. There are five collages in the district and three out of five are boys and two for girls. Here is the Bahu din Zakiriya University and campus of Education University while Allam Iqbal Open University also has center here. There is a huge number of books in the municipal library. People in the area are interested in achieving women education. The education system in Dera Ghazi Khan is formulated along specific modern cultural, social religious, psychological and scientific injunctions. The system is divided into five level primary, middle, high, intermediate and university programs leading to graduate and advanced degrees. Children and adults do not register themselves in the education institutions because of many reasons. Poverty is one of the main reasons of it and it is considered a huge obstacle especially for the women education, and girls are restricted for education in the rural areas. Our children will face more hurdles in the future survival without any skills and learning. In my local I got this point girls education is limited most of the time owing to poverty. Poor households have limited resources and unable to fulfill their children's schools needs like textbook, uniform, schools' supplies, and transportation.

Girls' education is sacrificed over boys' education and girls are restricted in the home for the household chores and care for the younger sibling and other family members. Most of my

respondents told me how they spend their money without spending on education but one of my respondents told me that her outmost priority is her sons' education. Mostly I have spent on the home expenditures, whenever I get money, I buy monthly food and stock it at home, other than that I have bought pedestal fan, cylinder, and blanket. Along with these priorities, my son's education is my ultimate priority when he was in seven class, I tutored him and now he is second-year student when Benazir money come in my hand, so I pay for several months at a time. This moment is very joyful for me and I never hide money for my son's education.

BISP-14, a 35 year old housewife said, “mair larka phar rha hae us ki fee bi deti hn ,agr har dfa na de sko tou ak dfa last kai months ki us ko fee de deti hn ,12 class ka student hae ,7 class se m ny us ki tutition start kithi” “my son is studying. I pay his fee. If I could not pay every month, I pay at one time his fee. He is in 12th grade. I have started his tuition from class 7th”.

All parents in the village regard their children's education highly. They try to educate their children in private schools and even they cannot support them well financially and when the BISP cash transfer come in their hands, they try to submit their fees for schools. This shows the sustainable investment of BISP in education sector that they think, promise a good future and understanding of future. Another woman said that this moment is very joyful for me and I never hide money for my son's education.

BISP-14 said, “Hamiry es muzy (mahla) meh 3 girls' schools hae, lkn koi bi bethi ki taleem k haq bi nae hae, na itny kharchy uthy jaty hae or na hi hamiray ilwqy ka mahool asia hae larkiun ko ghar se bahir bheejajain” “there are three girls schools in our locality despite that no one wants to send their daughters in school due to extra expenses as well as they don't want to jeopardize their honor on risk”.

Women are very sensitive to their daughters and honor of the family, because poor families cannot support and manage their daughters' security and manage their transport. Another

BISP-12, a mother of two daughters said that “*Joharin (girls) ko konse nokrain kar nihae bs acha hae k wo ghardari seekhain or shadi k bad apna ghar sanbhlain*” “girls never get job. It is better for them to learn to know the management of house”. House management is a kind of profession where women are required to look after the material arrangements and behavior to run the house and households in a better way. Women are not required in villages to cooking and serving it to family, but they are also responsible to keep the honor of the house in the limits of cultural laws and customary values. Men see their women to be at home and expect them to stay away for external interaction and values. Education in a sense breaks their expectation and values because it helps and demands women to come out of their homes and learn about the external world which is a tool of transformation and new thoughts.

4.7.11 Control over the BISP cash transfer

Women have less authority over money before the biometric system, because in the past money was obtained through cards and passwords, which could be done by the husband of these women or any elder in the household who knew how to use ATM card, but now they can go to get it themselves and where and how to spend it it's also decided by themselves.

BISP-11, a little child's mother said, “*thori se taiz hn mard k tahly (suppressed)nae hn apny pass hi rhkti hn or apni marzi se karch karti hn .na wo mujhe kehta hae k mujhy du na m usy deti hn qyun k usy bi pta ghr k hi kam aa rhy hae kahani our karch nae kar rhi hae ye bi*” “I am a little clever. I am not easily suppressed by man. I keep this money in my own hands and spend where I want to spend. Neither he asks for the money, nor I give him. He knows better that this money is used for the needs of the house and she does not spend some where without need of the house”. And another woman BISP-8, a 34-year-old said, “*zadia tar khud hi lkn agr koi Okha wehala (mushkil waqt) ajain tou un ko bi pakr pondhain hae*” “usually, I do spent money, whenever there is need of it, i give him also. I help him through money”.

4.7.12 Life tragedy/catastrophic

Life tragedy is an event where someone has faced a lot of loss. Traditionally, death is only considered a massive tragedy. Life tragedy is an event to leave a deep effect on one's life. This kind of tragedies' take a turn to another track when life was going smoothly. As one of BISP respondent told me about her life tragedy. This condition is so worst for any house where the only men are considered the breadwinner and who he does nothing for home, so there is no other big tragedy for the family. Now it's very difficult for a woman that she could run the house. In this society male dominancy is also a factor and women would bound in the four walls of the house in any condition. She could not move to another place. In such condition where her husband is paralyzed and has no younger son, so she would face a lot of troubles although we could not imagine.

BISP-14, a 48 year old said, "maira husband mazoorhae wo koi kam nae kar skta hae pehly thk tha ab accident howa hae jis ki waja se wo ab chlny phirny k qabil nae hae pehly ak ankh se bi nazar nae ata tha ab accident ki waja se dusri ankh meh blood bn giya hae jis ki waja se ab 2no ankho se nazar nae ata hae jb accident nae howa tha to ik ankh se nazar pehly bi nae ata tha lkn wo apni mehnat mazdoori karta tha" " my husband does not do any labor for running the home because he is paralyzed. He was blind with one eye, after facing an incident, it damaged his other eye as well. incident caused blood in his eye, and he could not see anything. that's why my house circumstance and condition is worse. My BISP grants are spent on the household expenditures in this situation".

4.7.13 Finance

Lack of the access to financial services also restricts the poor household to get off to move above the poverty line. Owing to it, people of the village stay away from accessing the savings or they could not manage to have savings because the economic formula of the villagers. Their needs and economic resources are scarcely met. Their net income on daily

basis remains zero and they cannot manage to have surplus of their incomes and this lack of surplus makes them below the poverty line and this condition of the people of the locale is reflected in their narrations and statements.

BISP-2, a 50-year-old married woman stated, “maria husband mistri hae, buildings banta hae chota betha bi sath kam karta hae 12 hundred daily ka bnta hae, a cow hae jis se bacho ka pait pilti hn and 2 cannal zameen hae jis pe cow ka gahs wagira hota hae” “my husband is a builder. He is working since I married him. Now my son is also with his father rather. They earn twelve hundred per day easily. They are working without any break. I have a cow that provides us milk, cheese, butter, and all these helpful for my child's nourishment. We have two canal land on which we grow grass to feed our cow. There is no question of saving in such a situation where the needs of life are barely met”.

4.7.14 Women empowerment

The term empowerment comes from the word ‘power’, which Naila Kabeer describes as “the ability to make choices” (Kabeer, 2005). Gender economic equality demands an egalitarian approach. BISP beneficiaries belong the poorest of the poorest strata. BISP believes that women can be empowered if they have economic inclusion and specially when it comes to women’s education for which the BISP has also taken some steps and convinced the beneficiaries for their girls’ education and mentoring also. It has been observed all over the world that when a woman has cash transfer, she is also given power in decision making. Pakistan has also launched a cash transfer program in which one thousand Pakistani rupees are given every month to the poor women. Their main purpose of it is to empower and invest in human development within the household.

BISP-7, a 37 year old household wife stated, “ for our facility so that I would be able to buy things by own self basic necessities of life like soup, oil, cloth, shoes, sabzi ” and another

BISP-3, mother to two young sons and a daughter stated “qyun k sari bat hoti hae pasiay ki

jis k pass pasia hae whani power meh hae or faidy meh bi ,es ka faida ye hae k m ny apni bethi ki shadi ki or us k ly m ny kafi chazain en hi pasiyon se akhati ki thi .Or kbi husband k pass nae hoty hae us ko de deti hn” “I think all the situation depends on money. Those who take money they also are powerful and gain some benefits. I have benefited alike. My daughter is young, and I have to manage her marriage and his dowery from this money. Sometimes when the husband has no money then I give him some money.

BISP_15 and 9 said respectively, “*4 pasiyath aa ajty hae*” “when we get a handful amount of money and “*apdu monh kar bhady ain hae*” “we can manage to pay our debt”.

4.7.15 Women decision

Gender inequality is the top debated topic in the world. Gender equality means equal access to education, health, and assets between women and men. They should participate equally and gain welfare benefits. But we see, most of the women are under presented in the decision-making position all over the world. However, her participation is most fruitful in world growth. She could take decisions from the kitchen to state if she has some power and money. But the patriarchic and traditional value of the society is not allowed to that she does move to four walls of the house. If they take also decision so it’s very beneficial because women are the half population of the world.

During my research, one of my respondents told me about her position in the house. I have spent money most on myself, like clothes shoes, cream powder, soap, surf, shampoo, oil, etc. I do not hold money to husband, because he is not giving me too. I have made four gold earrings for myself, so that money would be safe such kind of investing because I will sell them whenever I need money. I have used my own for good and bad times, because if I could get sick myself or if there could be married in my family, or if there could be a death in my family then I would put money on them myself. Although this is not a huge payment from which I would fulfill any huge need and rather also provide us just eight or twelve thousand

after the three or four-months, I could not buy a big thing on the spot because mostly I have spent on the little things. Life is the box of sorrow and happiness so sometimes have to go to any wedding ceremony and death rituals too, there I invest myself. Either I do not want to depend on someone, or do I want to anyone depend on me too. I am not able to buy livestock, gold because this is expensive, otherwise, my every need to be fulfilled by this payment; I buy seasonal fruits whenever I want to eat. When money has come so I do spend only on myself.

BISP_6 said, “na wo(husband) mujhe kehta hae k mujhy du na m usy deti hn qyun k usy bi pta ghr k hi kam aa rhy hae” “neither husband gives me money, nor I. He also does not ask for it” and BISP_6 said, “han qyun k pehly sb kuch mard se magna parta tha ab asi koi surat hal nae hae” “before the BISP, every demand was made to my husband but now it is not made”.

4.7.16 Compulsion

Compulsion is a psychological state of mind, in which human to do compulsory things according to their behavior, which leads to strong pressure that makes somebody do something that they do not want to do. As the same situation accrues with some women of the village, they do something in compulsion, because their home circumstance is also very fragile due to poverty. They don't have much money to spend all over the things which make their life beautiful, and comfortable that's why they have to spend on certain things as a mandatory. During my research one of my respondents told me that she spends the most money on the disease because her husband cannot see from both eyes, although she has a five-year child and only one is married out of five. Take care of child's everything is not an easy task, the situation when her husband does nothing and she has to run the home. My daughter is also a paralyzed. She contracted polio as a child and now it is difficult to marry her. She will be my responsibility for the rest of her life. His medicine is also my

responsibility. I have never shopped with that money. That's why there is no space left for his work. When I came back home from my duty I worked in other people's homes, I can take care of my house even though despite husband's paralysis. Someone must be sick, and all my money has vanished, otherwise, I would have spent on vegetable and flour.

BISP-3, a helpless women said, "sari zamadari ghar ki mairay upr hae ab jb pasiy le k ai hn tou apny husband ko diya 5 hazar k wo multan (city) jain apni dawai k ly" "I am totally responsible for my home. Now when I got money so gave five thousand rupees to my husband to go to Multan for his treatment and medicine". And BISP-13, a 44-year-old housewife that "I spend by myself, where and whenever I need".

4.7.17 Money spending area / Use of the BISP cash transfer

Everything is possible with money in the world. Without money, we could not do an exchange and buy something; most of the money is held by males in Pakistani society as compared to women. A woman is not able to hold the money in front of male' eyes. They are considered less than men because do not earn the money owing to excluded from the entrepreneurial skills. Lack of education restricted them into the homes, because of wrong interpretations and implementation of *pardah* (veil). When they do not earn so that they could not spend on their items but now the situation is different than to past. Now women get money through BISP and add and fulfill their personal needs whatever you want to do and unnecessarily in the front of male members.

BISP_10 said, apnary kapry jhoty ghindi aa cream powder surf soup shampoo,oil leeti hn (apnyliye clothes, cream powder surf soup shampoo,oil leeti hn) jowan ko kenmi dehdi apny kamain lehndi aa (husband ko nae deti hn apny kam khud karti hn) ,apny liye 4 gold ki earnings bi bnwai hae ,wala apny ghahty wadhy wast vee istmal kardhi pasiy (apny achy pury waqat meh kam aa jaty hae) wadi chhez koi kenmi gadhi pasiy sary gahal jhor haim(bari koi bi chhez nae li hae, sary pasiy karch kar jati hn) .kahani shadi ho jain or

jowan na ho ghar pe na ho tou bi m sanblti hn (relatives ki shadi pe bi khud se pasiaiy lagti hn agr husband na dain tou). Wadar sakh (fruits) bi leti hn khati hn. Jb aty hae pasiaiy tou sary hekinky gabhato (ak hi dfa karch kar jati hn)” “I have spent money mostly on myself, like clothes shoes, cream powder, soap, surf, shampoo, oil, etc. I do not hold it to husband, because he is not giving me too. I have made four gold earrings for my own self, I have used my own for good and bad times, I could not buy a big thing on the spot because mostly I have spent on the little things. Life is the box of sorrow and happiness so sometimes have to go to any ceremony; there I invest myself. Either I do not want to be dependent on someone nor do I want anyone to be dependent on me too. I am not able to buy livestock, gold because this is expensive, otherwise, my every need fulfilled by this payment; I buy seasonal fruits whenever I want to eat.

4.7.18 Money makes easy life / Household assets and facilities

Luck is a phenomenon and belief that everything happens in our lives because of it and it decides what lies in future and in present. When a positive change according to the norms of society happen and we consider them valuable, we call it good luck or blessings of God and when a nonpositive events occur in life, people in the village call it bad luck. A positive and negative event interpreted in every society is different. Even newborn baby considers lucky or unlucky, why they are behaving like this because it all depends on the social interpretation. Maybe he was born in a rich home or born in a patriarchal society where the boy is considered very significant, and his arrival is considered good luck for family. He is also entitled to luck to born in a wealthier family where he could handle his expenses easily. Money can purchase a whole lot of happiness. When you have a lot of money you would seem to be satisfied with your life. But sometimes it's not possible that you can buy your happiness with money. If this money comes in any poor hand so he can meet his needs and could be happy with them. During my research, most of my respondents agree on this point

that money makes everything easy and possible. We can buy little things as well as high things because of that, the more money there is, the life will be easier (*zindgi chaghi bhali sokhi deh vandi aye*) and when the close hand, (have not) the greater the problem accrues.

BISP-10 and 14, 44 years old housewife said: *kafi had tk logo ki zadia tar aurtaian ki apni jo bi zarort hae wo puri ho rhi hae* “probably people mostly women benefited and able to fulfill their needs of any kind and women through this money meet their basic needs”.

4.7.19 Hurdles

Women are considered poor and are often the poorest of the poor in patriarchal society. Societal disadvantage and inequality are faced because they experience poverty differently from that of men. In all societies gender norms define the women work mostly in the home. These norms define the institutional law and policies that women and men access productive resources such as education, employment, land, and credit. There is overwhelming that the whole world shows that the village women and girls are disadvantaged over boys and men in their access to these valued productive resources. Women and girls' responsibilities of feeding and caring in the village are unpaid. In poor rural households' women dominated by the work of firewood, water and fodder collection, care of livestock, and subsistence agriculture after all these activities women have no further time that they could improve their economic status as well as their daughters'. Village women suffer for a long time and their daughters also faced the same situation for a long time. Because they do not have chances that improve their economic situation. During my research, I have noted that all women are unskilled and sitting in homes without doing any productive work although provide unpaid services in their homes. Then women would fulfill their needs in the limited resources, wherever a small amount of money comes from, they invest it in a productive thing.

BISP-12 told me that “she has faced a lot of issues, but some are most disturbing like her young daughter reached the marriage age and she wants to get married. Dowry activity has

been a must practice in this village, and it's also considered a burden on the bride parents. Due to arrange some dowry for her in any case, if you are poor or rich by the way, she could not become successful that household expenditures are so expensive. Money would be spent, and it is not known even. Despite that I will do something because this is an obligation for parent. I pray to my God that he makes *waseela* (source) for me in the form of BISP. I could face a little disturbance if they would not distribute it because I am able to fulfill many needs through this. I could not do that without it, but now I can do, when I don't have money and I have to meet a need so I think that when Benazir money has come so I can fulfill this need.

4.7.20 Prosperity

This is about human success and fortunes status. Prosperity is always connecting with wealth. And wealth is connected along with the economy, but this is also a reality that humans could not happy despite the growing economy. By the way, we connect prosperity along with economic prosperity, health, and happiness, and they often affect each other. Health and economic make a positive relationship because that are connected with our good health. Human grow rapidly that contribute for the human dignity and welfare. During my research one of my respondents **BISP-17** told me that "I am a poor lady, my husband is a daily wager, we can cook meal twice a day. It is a big deal. Sometimes it's not possible. I have written my name, but I do not know why my name has not come in the list and now after a long time when I checked my card, so it was functional and twenty-four thousand are already here which I used to pay off the debt. I have borrowed someone. When my daughter birth is expected. I was not eligible for the money" and she further said that "I had no money every time and could not fulfill my needs. I have not enough stuff in my house, now through this money I have paid off my debts, but now I am thinking that my good days have come, and bad days have gone.

BISP-7, a young but mother of five children said “I received 24000 rupees in addition to livestock because the bank said there was no money in my account, so I could not receive anything, but I received both last months.

4.8 Theoretical Discourse

As many scholars stress on the appreciation of social grants and their impacts on individuals and family income but the missing article or emphasis on relationship between the indigenous resources of income and social protection programs. As in the locale women and poor and all over the world women lag systematically behind men in terms of access to social protection programs (Adato, Barahona, & Roopnaraine, 2016). Systematically women rely on their male family members, and these are the only men who support women through their indigenous means of economic available to them (Mary, 1988 & 2017). Such theories express that even if women receive financial assistance, they still rely on men who support family at large their his labor and income.

Findings of the research are linked with existing literature, and it shows that women do not traditionally work mostly in the area. During fieldwork, they enlist income sources of their own with source of their husbands and male siblings. As the research focus was on the BISP and its beneficiaries, it was to dig out the indigenous sources of income of the beneficiaries. As residents of the village are linked with agriculture, brick kilns, construction, livestock, and laboring in someone’s homes, working as peasants and working as migrant in middle east. Most of the village families are dependent on the traditional working system existed in the village since long time. As the income level of the people is different from people to people and community to community. These working spheres are dominated by men and women sometimes work with their men in fields and someone of the women reported that they work in landlords’ home for contributing to family income, but this is rare as all people hesitate to send their women to work as some share and dishonoring concept are linked with women’s

mobility. As most of the families are dependent on daily waging and they don't have any stable source of income. The grant by BISP has contributed to their resource of income but it has very little impact on them.

The income coming from grant is spent on general need and very few of the beneficiaries are spending on earnings to save it for future use, furniture, education and health. Rest of the income coming to women is just mere enough to spend on their personal needs and wishes which are mere of natural needs.

CHAPTER 5

AIMS AND OBJECTIVES OF SOCIAL PROTECTION PROGRAM

This chapter brings to light the objectives, aims and purpose of social protection program through the beneficiaries of the BISP program. As the program focuses on poor women who have certain level of income, but the program does not look at the income of the women but income of the households where men and women both contribute to the family income. Government linked the cash transfer with the income of the household. In this chapter, the question which is being asked from women that how they see the program and aims of the program that why this certain amount of money is given to poor women and how it should be spent. Program aims to strongly protect those women who are poor and vulnerable. Given them some advantages through money so that they would be able to meet their needs. Because all these facilitations included into their major aims to building human capital, women and girls' empowerment and to make their lives in a better way. We can call them short term goals which aim to bring out the human from miserable situation. According to this research some women show their views about to this scheme like, it is given to us for the same of God. She (Mohtarma Benzir) gives us for the sake of God, for political party promotion and gaining for vote and some view this program in gendered way and they think that Benazir Bhutto is a woman, and she understands the females' lives and their dependency that they do not have the resources for education, and they do not have any skill.

5.1 The Unconditional Cash Transfers (UCT) Program

BISP is the main social assistance program of Pakistan. More than half a million people, mostly in Pakistan are taking part in it. The government of Pakistan had taken its initiative in 2008 which had a prime object that gave fuel, food and bring out from the financial crises to the poor people, include supporting the achievement of Sustainable Development Goals

(SDGs) to eradicate extreme and chronic poverty, to empower of women and to achieve universal primary education.

Their long-term objective, at least that some money should be provided to the poor people whose condition is very vulnerable and to enhance financial capacity of poor and their dependent family members, formulate and implement the compassionate/precisely policies and programs for the uplift of underprivileged and vulnerable families, and reduction in poverty and promote the equal wealth particularly those belonging to the low-income households which was initially twelve hundred till 2013 and later government increased total amount to fifteen hundreds in in 2013 and the transaction has been transformed into debit cards, and it was thought that the money was being received by registered person, because the Program targets cash transfers to vulnerable and deserving women and their families from the poorest households across the country irrespective of political affiliations, racial identity, geographic location, and religious beliefs. Along with UCT, the BISP also launched an education resource that supported primary education for the beneficiaries' children those are 5–12-year-old. This is an anti-poverty scheme. In which includes more vulnerable livelihood and seasonal labor. In addition, BISP launched has four compulsory programs for the existing beneficiaries.

5.2 Waseela-e-Taleem (Primary Education)

The government of Pakistan (GOP) is committed on equal opportunities of education and wants to recognize to children who have not yet been able to go to school. GOP introduced a pilot project known as co-responsibility cash transfer (CCT) or Wasleema-e-taleem (WET). WET's objective is to increase the primary education on equal level that's why they provide the extra 1,500 per quarter for boys' education and 2,000 for girls' educational expenses. Further to create the awareness on primary education for child among beneficiaries' family, elevated the girls' enrollment and depreciation of the dropout rate from the school.

5.3 Waseela-e-Rozgar (Technical & Vocational Training)

Waseela-e-Rozgar is a subsidy program of the BISP Benazir income support program. Females of the poor families to get free technical and vocational trainings along the monthly stipend. Currently per month is set at 6000 from which RS2000 will be given in cash to the participant and RS, 4000 rest is spent on the monthly express.

5.4 Waseela-e-Haq (Microfinance)

Waseela-e-Haq initiative is the microfinance intervention of the Government of Pakistan through BISP for providing opportunities to the poorest of the poor families, so that they can meet their own needs and start their own business to generate income from there and support their family and also create employment centered courses for the rest of the community. Under the scheme the female beneficiaries from the most marginalized segment of society will be selected who will be given 300,000 to start any small business so that their life also good.

5.5 Waseela-e-Sehat (Life & Health Insurance)

Waseela-e-Sehat is a kind of social assistant to the poor people regarding their health. Launched in 2010, it is open to all beneficiaries of all ages and is available to every family for up to 24 hours. It includes full hospitalization and indoor activates. Maternal and child health (MNCH) package, and diagnostic tests during hospitalization; BISP is helping people under the scheme who have less income and can not take care of their health. In addition, social awareness is being spread among poor people especially on women that what diet they should have when they are pregnant and how to take care of their cleanliness. Also give awareness to natives about cancer, tuberculosis and malnutrition. For a brief period, mobile hospital was also introduced which get used to visit poor people to give health awareness and mostly help in emergency.

5.6 Social protection and the Constitution of Pakistan

The state is bound for the citizen social protection by the international and nation legal instruments. In the case of Pakistan, according to the article of 38 of constitution there are social and economic intuitive taken for the supporting of people. These include access to food, clothing, shelter, education and medical facilities. In June 2007, the Planning Commission launched a National Social Protection Strategy (NSPS), approved by the Federal government.

5.7 Women social protection

There is a different kind of social protection that has impacts differently on the humans. But main aim is to contribute to the transformation, moving towards the change, improve the situation of the poor household, and allow poor people to move sustainably out of poverty. When design the social protection program for gender, so saw different kinds of risks and vulnerabilities in women. Women have less access to social protection due to some reasons like their less involvement in the labor market and politically powerless even educational practices are very limited for them. This opportunity has been existed in our societal structure. Social protection is a set of rules where a woman deliberately feels herself in a safe corner. This kind of social protection program is launched by a Benazir income-support program for those women who are still dependent on someone else. These village women are not doing a great job owing to they are not educated because either parents are interested in their education or there is no such system that's why they are earning or market mobility is limited in the (*Chardawari*) four walls of the house. Following this thing, the program was designed as that woman would have to leave the house, either they get this money sitting at home or any member of the family goes and receive it. But it was not very successful because the money could not reach the women. Now the thump system is launched, and women are

taking themselves, women have also spent on themselves if anyone has a young daughter, so she also purchased her dowry. Benazir is providing the source of fulfill their needs. This is advantageous, in the household work, for them too.

They would buy clothes. They can participate in sorrow and happiness. They could buy ornaments for themselves instead of that. I bought solar, TV, washing machine, and gold earrings; I could fulfill my own needs. This is very beneficial for me, so most of the people are beneficent, like me, because program is providing us for our betterment. This is helpful, everything is easy through money, life is also spent easily, this is very profitable; women would meet every need which those are not necessarily in front of the men. Women spend the cash transfer on themselves. They do not give the cash to anyone. The cash transfer is spent on their sorrow and happiness occasions. When women go to any relatives' home then they also spend from their money and buy some food materials as gift for their sisters and relatives.

BISP-14, a 30-year-old opined in these lines, “she (Benazir) does very work, that she is helping the poor”.

BISP-4 a 50-year-old widow and seamstress stated that “this is too much beneficial, because nowadays situation is converted into the bad, due to poverty and covid-19 so this scheme provide relief to people”.

5.8 Blessing

Blessing has many connotative meanings. It is commonly used for the reward for deity where a complex and difficulty is solved with ease or sometimes people do not have any source to relieve themselves from issues, but they are helped by someone whom they don't even think they will come for their help. They also linked the relief provided by any person and say the reliever was an angel and came in their lives to provide relief and help. In these two connotative meanings the beneficiaries described the BISP program. In the same way,

beneficiaries are also believers and think of Benazir Bhutto as an angel who came forward for their help and they link it with their gender and think that Benazir Bhutto was a woman, and she is more included towards us, and she is from us to understand our condition and situation. As Mohtara Benzir is also women and she was knowing about the problems that's why she is cooperating with us.

A BISP-9, a young household woman said that *“Benazir ka jis se ye scheme shoro ki hae mairy monh se tou us k ly duain hi niklti hae apri gharz puri kar skti hn”* “The Benazir who launched this program has always my prayers” and another beneficiary, BISP_2, a 35-year-old housewife said, *“ta k gareeb bi apny halat ko thora behtr kar sky”* so that the poor can also improve their conditions”. By improving their conditions another BISP_8,24-year-old housewife said that *“gareeb hae kisi ny bacho ki shadi karni hae koi apni zarort puri karain gy es waja se us ny logo pe tars kiya hae or wasiay bi ihal tars hae chahy wo Benazir hae ya us ka baap hae Bhutto unhnny ny logu k ly kafi kuch kiya hae”* “here all the people are poor. some need to marry off their daughters and some needs to meet their needs by this money and this their kindness. She (Benazir Bhutto) is a mother for them, and she is also kind to them like father to children”.

Case Study 1

One of my respondents told me when I was conducting my research that I am the household lady as well as I am the mother of five children. My house is built of mud and cements both. I have one cow and a few goats so that I could fulfill my needs whenever I need them. My husband is a builder, and his maximum earnings are about a thousand per day. He is the single breadwinner of the house. Male earnings are considered a privilege as compared to women and women could not move from the home without any reason. Their traditions and custom are like this. Here a woman is the honor of the house so she would stay in the home. Although they die just to starve. Women do not allow moving from home from the first day

of their learning. Nor has she ever been seen to be able to earn and run her own home. She does not accrue such kind of training. She was training since the first day that you should stay home and do not move from this *char dewari* (four walls of the house).

Rather men can do all the things there is no issue. I am a poor lady and my husband's income is not much. I want to write my name on this list, but my husband does not agree with that what people would say about us. According to his fear. We have fallen so much that we are eating at Benazir's money. You are being a woman would move to the outside of the house and go market for that I would not allow you in any situation. Although our situation is worse, he should permit it immediately, but women's honor is in front of him and did not allow me. But I also did not give up. Without taking his permission I went with his father's sister and register myself in the office. Here these people were writing the name. Then do all other processes hide by husband. Because it was not that we were so rich, and we do not need money here even though we needed it but it was not possible just because the women had to get out of the house. Because of other people fear that they could not say that my wife takes money, and outside of the home without any reason. When I was able to get money then told my husband now, he has no issue with it. Although this has been offered for us so why we will not participate in it and facilitate them. by the way, this grant gives me so much courage that I can take the step what I want.

BISP-19, a 48 year old household woman said, "Mairi behn ka name bi aa giya tha lkn us ny agy mazed process apny husband k dar se nae kiya tha qyun k wo es ko bahir jana allow nae karta hae" meaning "my sisters name had also came in the list, but because of husbands bad behaviour, she could not do further process. Because he does not allow to go outside from the home.

5.9 Women Empowerment

Women empowerment is considered the most important element of the society reducing the poverty and for the economic development. It is also matter concerned with the mothers' health and children's education and as well as economic well-being. In Pakistan males are most dominant as compared to women due to increase the gender gap. It is a fact that women are the prominent segment in number in every society, but they are poorer and live in poverty. These programs' priorities, that they can provide them better livelihood, food, shelter clothes and rescue the natural resources. For the sake of development for society the women should be given priorities in the household decisions education employment and prosperity and smooth program of household income.

5.9.1 Case study 1

One of my respondents told to me that not at all but some change is forwarded in my life. Because I was dependent on the household male but now able to do for myself and my child. This is great, it's enough for me. I am not totally dependent on my husband, although now I can also help out him in many cases, to a large extend, now a days I am the only earner of my house and I do everything for my husband and children, because my husband is no more with us even though when he was alive, I never asked my children for money, but now situation is different. I can do something for them, when my husband was alive, so I also gave him like sometime five hundred and sometimes one thousand. First, I had to ask my husband for everything, but now the situation is different.

Another woman BISP-10, a 35-year-old woman said that "*kafi acha impact hae apni zarort k ly kisi ki mujhat nae hn*" "it is very good impact. Now I am not dependent on someone". With cash transfer through this project, the women's mobility has been changed. Now they can afford the travel for shopping and nearby relatives. As one of the beneficiaries BIPS-16 said "*Aram se jahan jana chahti hn ja skti hn pasiay ki muthajhi nae hoti hae mujhe*" meaning

“if I want to move anywhere I could move easily because I have money so I have no face any issue”.

5.9.2 Case study 2

By the way everyone knows that poor men run their homes hardly, he has mere money that he could just run the house, otherwise he has no money that he also fulfills her wife extra needs. Now I have also some money and do not ask him. I spent money wherever I want. I am not dependent on him, neither I am strong nor more powerful, but I think still, a man has everything, could manage the things and always tries to be a women’s supporter when I get the money, so I spend according to my wish. It’s better. When he does not give me then I also do not ask him. He knows me that she is getting money that’s why he does not care about me. Despite being a woman, being a mother, I am also helping my sons, otherwise they should help me being a mother. It is happier to have your children serving you rather a mother serves to the elder sons. It does not bring any happiness. It is a pleasure to receive money, like all the many people feel. Then they could be able to buy something for themselves like clothes shoes, medicines, or any other thing like oil, soap, surf which is basic necessities. Probably people, mostly women, are beneficial and able to fulfill their needs what matter which kinds of needs. This is too much beneficial. Most of the women, this is a facility for them.

5.10 Decline women poverty

The Benazir income support program seeks to eradicate poverty among poor women who have no survival in society, because our society is patriarchal, and all the objects are in the hands of the man. Whether the man is a brother, husband, father and son. They do not give them money to buy something on their choice, even when women help them together despite the women have no right to take money from the men for their own use. According to these women when they ask a man for money, they tell them we are bringing everything in the

house, so why do you need money so that they do not ask men for money again. Benazir income support program is especially useful for women because now women can buy and purchase everything in every month from grant cash scheme. Women are very poor in this society than man and they can't get more things than men and women can't get education due to male dominance and due to not owing of own income in the home.

BISP-17, mother of two daughters (one of whom is married) stated, *“kafi help kar rh hae. Aurtain k ly acha ho giya hae. Ak qasam ki sahlut ho gai hae.”* “This is beneficial for most of the women. It has provided a kind of facility to them”. Another housewife BISP-5 said that *“Aurat ko apni zaroryt puri karny k wasal de rhi hae”* It (BISP) is providing a source for women to meet their needs”.

5.11 Beneficial for the women

This is welfare and a kind of security for women because when she takes money, she spends it on household expenses. There is so much relaxing atmosphere for them because everyone wants to be happy. The women have not only met the household expenses but also made dowry for their daughters and also bought expensive items. So that when their wedding day comes it will not be a problem for them and a BISP-13, a 48-year-old woman said that *“kafi had tk logo zadia tar aurtain ki apni jo bi zarort hae wo puri ho rhi hae”* “to some extent, the needs of women are met through this”. And such needs meeting enabled women to say that such kind of transfer has helped her to manage her households' expenditures. One of the beneficiaries BISP-6, a not aged but young lady said, *“en passion ki waja se m apny ghar ko sablhny k qabil ho gi hn”* “due to this case transfer I am now able to meet basic needs of my home”.

5.12 Lord with us

I conduct my research and don't see a lot of humility these days. But pride is all over the place. Humility is closely correlated with courage, integrity, strong leadership, self-control, learning, and better relationships. The world is divided into different colors there is one thing have a lot of colors. Being Muslims, our lord and His Messenger told us how to live our lives and how to behave with other persons especially with the poor. How we can decrease poverty and their expenditures. Poor people can seem the poor in front of other people, but they are rich in front of God and their faith is higher any anyone else. Today if you have something you should share with your poor friend because these all have been provided by God. During my research, I have got this thing. My most of the respondents that if this fund would be stopped so what we do for it, so their answer is our belief in God is very strong than this money. We have believed in God. Our God is greatest and has the power to help us to get rid of this situation. If they do not provide us. So then my lord is with me because He has a promised that He will provide food to every human being in the world and if they give me so it would be kind of them.

BISP-9 said, "*agr nae bi milta tou hamira allah waris hae ,agr milty hae to hm bi le leety hae*" " it they discontinue it, our Lord is our Guardian. Our lord is with us. If they continued, it would be their kindness". If it is stopped it will create difficulties but we can be hopeful to have it said BISP-5 and she further said that "parshani or tangi hoti hae jb kuch bi nae hota hae tou bs yhani dua hoti hae milty rhain or hm bi apni zaroryt esi tarha pori karty rhain" meaning "I have faced problems, when I have nothing, so just I have prayed that they distribute it so that I fulfill my needs as I do now"

5.13 Supportive soul

Most of the villagers live in a specific social bound, beliefs, customs, and lifestyle. All are attached emotionally to each other as well as the place. In my locale, poverty is higher than that's

why there is no peace in their lives. But now they have found a platform in the form of this cash transfer. Altogether at the same place and its leader have accepted a human who tells them how to behave and how to make peace in their lives. The leader gives them the strength that how to improve their lives. During my research I saw most of my respondents give best wishes to the Benazir like Allah Unhay ko dahir davain (May god give her her more) and allah oko himt tafeeq devain naik kam karndi (May God give her strength for doing good deeds). A 55-year-old woman BISP-1 said “*wo gareebo ki awaz hae*” “she is voice of subalterns and poor”.

5.14 Ability

Ability is the name of doing a certain kind of work at a certain level. Every human has different abilities. They are experts in different work. Ability has also strength and weaknesses which makes some human beings superior and inferior from each other, because the ability is the name of to be able to perform it in a good way. During my research one of my respondents told me that I have an ability I can do survive in all kinds of environments. She said that if this money is giving me, it is better and if they would stop it so I have no issue. I will manage and survive like I was doing before getting the money. No doubt I would face some issue when they do stop it, because of it, which needs I can fulfill through this. I would not be able to do further. But I am powerless to do anything because when it started, I did not want to, so I still don't want to. Another BISP-10, a aged household woman said sarcastically that, “*nuqsan hee (hansty howy)wala chup kar ghar wal bahso(nuqsan hae chup kar lain ki or kar skty hae agr de rhy hae tou hm bi le rhy hae agr nae de gain bi tou kuch kar nae skty hae*” “Yes, to discontinue it is not good for me. it will be a for me. We will do anything about it. If they provide us so I also take when they will stop it so I will not take it, now what, I could do that if they stopped all this”

5.15 Kindness of Benazir Bhutto

This is comfortable feelings for women that Benazir is still along with us even if she is physically no longer reachable. We cannot handshake with her but still, we can feel her presence. We can hear her voice among the other people. She encourages and vision made a national leader loved by her people. Because of her empathetic nature, she gives lot of love towards the people and returns received from them. She became the twice time prime minister of Pakistan, but she could not go far away from her common people. During my research, most of my respondents do not know about the Benazir but there were some BISP beneficiaries said that Benazir belongs to our own sect. We respect her with all our heart and soul and show love for her. She is given a lot of prayers for her and said, she understands the women's pain and enabled us to do something for ourselves. She used to need a man for a single rupee, but now she will not. This is her kindness that she provides us if she will stop it so I think my heart will break it (laughing) although, I was being waited when she provides me money, I want that they provide me for my whole life.

BISP-4 said ye achi hae logu ki help kar rhi hae Benazir qareeb logu ki help kar rhi hae us ko allah es ka ajhar dain jo wo hamiri imdad kar rhi hae .jahan tk wo hm gareeb logu k ly kar skti hae kar rhi hae .baki wo koi hamiri karzdar tou nae thi wo apni khushi se de rhi hae. Ab cards wala (shashtam) system khatm ho giya hae” “this is a good thing that she is helping the poor. May God bless her. In the reward of this goodness. She is doing as much as she can do for us. Others' views, she is not indebted to someone. She did all these things for her happiness and now card system is also fine, and this is the great thing for us”.

5.16 Theoretical discourse

Sustainable goals of development focuses on attention that poverty is result of structural inequality, historical marginalization and failure of market to provide a sufficient opportunities to people to sustain their income (Slater, 2011), but to include the people into

inclusive policy, many developing countries took initiatives to give unconditional cash grants to poor citizens (Michael, Ingrid, Niekerk, Hlatshwayo, & Toit, 2009). Such grants need a comprehensive engagement of workable segments to benefit the beneficiaries. With a passage of time, BISP included many other life advancing skills and programs to give benefit to the beneficiaries but in the locale most of the women are just receiving the cash grant and they are not even aware about the other skills programs included in the BISP cash grant for the beneficiaries and women to learn skills, market them in the market and link their production with market. They are not aware of the other parts of the program. They are just happy and thankful with cash grant and many of them responded in negation that this program has much potential to cause them to invest in market and livestock for generation of further income for sustainability and future income after conclusion of the program.

As data shows that women think of the money from Benazir Bhutto, and they link their lives with her that she is a woman and it the women who knows the best situation of women . Even she is prime minister of the country, but she is very close to the people and especially women and she knows that women are very dependent on their men, and they are rooted out from the resources and belongings of income by society and families.

CHAPTER 6

CHANGING LIFERTYLE THROUGH BISP

This chapter represents the lives of women into two different phases. First is that how they were spending their lives without any activity either a social or economic. They could not participate somewhere with own consent what the changes have come in their lives after getting the BISP transfer and how women act when they became to some extent powerful. The women who are part of it (BISP) are the poorest women of the society. The purpose of this program is to empower these women and bring them to economic inclusion, which is why this program has only funded specific women who are capable of it. This chapter shows us social and economic tantamount after pervaded BISP programme will make a difference in their lives as children have education or health or their diet. Because the purpose of this program is to bring women to the path pf prosperity. women economic empowerment is linked with the social empowerment. Traditionally it has been seen that there is no opportunity for women to do economic participation in rural areas. It is the kind of aid that even the poorest women can take part in and make herself an economic empowerment.

6.1 Women's empowerment

There is more than one definition of empowerment and if we can see to be the in broad sense so we can say that the expansion of freedom of choice and actions. We can also define the empowerment in such a way that if a person can have such a passion, then he can make his own goals and follow them. We can explain in three intra-related dimensions; first, if there are resources, there is a person who exercises his or her choice. Second, the agency makes some goals and act upon them according to your own esteem. Third is an achievement to come output from the empowerment of women. During research I was able to denote that most of women bring the cash themselves and use it for their household budget and do not

consider themselves with their husband. When a woman goes out of the house to pick up the cash, the women of the community perception is also changing because, going for BISP does not invite a bad comments from the community, as it is calling all the women to come out for the cash reception. Now women can visit anywhere. At the same time, when they have an ID card, their mobility has become easier to vote.

BISP-9, a 48 years old woman said, “jawan ko na bhatiho ko kehni dehi ,apni kam ladhai aa o maangda keni te deta bi nae hae bs alag alag khata hae (no apni husband ko deti hn or na ho bhaito ko ,agr wo mujhe deti nae hae tou mujh se mangti bi nae ,bs alag alag hisab kitab hae 2no ka” “neither I give to husband or give to sons, I just cover my expenses. If my husband does not ask for money, I also don’t bother to give him and return I also don’t ask for money as I have my own money”.

BISP-16, a 42-year-old housewife said, “aurat chahi jis umer meh bi ho wo akili saffar nae kar sakti hae. Us ko kisi na kisi mard k sath jan parta hae” “in our society, women could not move alone from the four walls of the house. She needs to be accompanied by a man”. As I noticed during my fieldwork that women are always accompanied by any male member of the family. some women were accompanied by their young sons, and some were accompanied by their husbands at BISP reception desk. Secondly, the women in the area could not travel long ways to reach the distribution desk. They need someone to arrange transport for them. Many women in village reach the BISP distribution desk on bike of their men. Some women express their happiness and enthusiasm that BISP funds have relieved them from dependence or the begging from their men to give some money as women spend all the time in four walls of the house, but they have to ask for money even if they want to purchase anything from the market or street vendors in the village. As BISP-16, shared her opinion that “*khus hal hn mardoki muthjise jn choti hae*” “I am happy now that I am

independent of men's dependence". It is a kind of liberation that women can spend the money of their hands as they wish to spend.

6.2 Decreased vulnerability to shocks

Different types of fights happened due to different reasons whether an emotional, psychological, and sexual violence. This kind of behavior comes when the resources are less that's why the couples get angry with each other but now this is achieved less strength because of women get BISP fund. Many respondents said that now situation is changed after getting this because now they ask rarely for money from their husbands. Beneficiaries also say that their husbands talk very well, and a positive change came in their relationships. That's why women even contribute themselves to household expense. A BISP-11, a married woman said, "*pehly pasiyay na milny pea pas meh larai hoti thi, ab pasiyay milny k bad m khud bi husband ki kuch help kar deti hn*" "previously we were fighting each other for money, but now it is not the case I have my own money and I also help my husband".

6.3 Impact on involvement in decision making

In the patriarchal society men rule where every decision is done by men. All the people listen to men and obey their decisions. Besides making decisions men also take care of the needs of their families. This type of system is found in Pakistan where every decision is done by men and women have no say or participation in men's decision. In cultural and institutional structure, women are given very little power to decision making and that makes it impossible for women to do the rest of the things they need. As in any decision at home or in education. BISP has a huge impact on the household decision making.

BISP-8, a 37-year-old married said, "*maira husband nae karta hae m khud karti hn jo bi karna hota hea yahan tk k m ghar ka saman bi khud laati hn qyun k maira husband ak mazdoor hae tou us k 6 months tk b kbhi kam ne hota hae*" "my husband does not manage money. I do

whatever I want to do, even I also bring the grocery for home because he is out of the city due to work. He does work seasonally. He does work continuously till six months and other six month he stays out of work”.

6.4 Women’s agency

An agency is a process in which they carry out their actions and choices, show independency in the social assets in relationships network and collective actions. Human assets like knowledge, skills and imaginations, economic assets like land finance capital and psychological assets are confidence self-esteem and trust.

BISP-11, a young age woman said, *“othay lag veedhy hain khush ho jaty hae k ab jo bi kam pare ga tou mairay pass tou pasiaay hae m apny kam kar lu gi”* “I have gained confidence. I am happy, and I can do any work. Another woman BISP-14 shared that *“pehly jb zorart parti thi or pasiaay nae hoty thy tou m bewas (helpless) hoti thi smjh nae ati thi k kitho se pasiaay lain ye apni zarort puri karain ab hoty hae pasiaay pass tou ab khud puri kar leeti hn”* “previously when I needed some money so there was no money. I was helpless. I could not understand where to bring money and fulfill my needs, but now I have money so I can do it easily. And another woman BISP-14, an aged household women said that *“husband ho ya bachy ho un ki mazdoori se tu bs ghar hi chalata hae lkn en pasiaon se me apni ap meh kafi tabdeeli dekhti hn”* “this is also the fact that husband and children’s earnings are mere enough to run the house, but I have seen a lot a change in my life after getting this payment”.

6.5 Women’s identity

The social and cultural construction based on the expectation of what it means to be a man and a woman, including roles, expectations, and behavior. All societies set some gender identity based on relationship with the other members of society. In most of the societies set one basic division for the male and female but before it our genes and hormones also define the gender identity. Men and women are bound in a specific net which is contracted by

society. A society makes some rules and regulations for the betterment of society which are followed by the members of society in every condition. As we know that about the Pakistani society that is a patriarchal society and male dominance is high. Men have been controlling everything without the interference of women. In this village where I have conducted my research, most of the households are run by according to same rules and regulations. Women status is very niche over to men. Women could not participate anywhere without her husband, brother and father's permission, and women could do just staying in the home and take care of their family members. All over the situation is same but now with some changings like now women can go outside if she can spend by her own. They can go to relatives' home, market, and hospital. In women's lives some improvements have taken place after the taking a start from Benazir income support program.

One of my respondents told me that first of all no one asked me that do you have any need. Now I can fulfill my needs by my own self. This time three thousand were spent on medicine. I have gone to main city Multan which is too far away from here. In the early days I was saving so that I could buy a big and good thing, but now I do not because home is also run together so it's difficult that I also save and run the house, but over all this money has given me some identity where I can by myself decide what to do with this money.

BISP-11, a 36 year old household woman said “me khud apny kamo pe karch karti hn na ghar meh kisi ko deti hn na un se leti hn“meaning. ab ye hae k pasiyah jehdi (uth a)k khud chali jati hn koi msla nae hota. O wahaly (waqt)chup kithi (kar k) pershan bharty rehti thi. pehy husband se jehra (larai)bi ho jati thi jb us se pasiyah mangti thi or wo nae deta tha lkn allah ka shukar hae k nae hori hae” “I did fight with my husband when he did not give me money when I asked him. But now thank God fighting is stopped. I do spend money by own self, neither I give someone nor ask someone for money. Now there is no problem if I take the money and leave on your own. Previously, when I was sitting depressed and silently”.

6.6 Impact on Women's mobility

Mobility is essential for accessing basic services, such as education, healthcare, and social network. Women play an important role in the development of a country. In Pakistan efforts are being made to empower women in almost every field of life but in rural areas women are still living in miserable conditions. In Pakistan we as Muslims very fondly want to follow Islamic teachings but being religiously illiterate depend on ill-educated mullahs for interpretation and explanation of Islamic teachings.

These mullahs have unfortunately led us to believe that participation of women in modern day economic activities is un-Islamic. Some mullah does not object to women working day and night in fields in the villages but has serious objection to their working in the offices and factories. A social, cultural and traditional based belief is yet another cause of this, but most important of all is the lack of education and economic backwardness. Even women have to face the difficulty for the health facilities women can get these services only and only from their villages, but unmarried girl cannot get her village this is considered to be a matter of honor. Due to honor the women cannot get the education and jobs. Their economic dependence on men and restrictions on their mobility determine differential access of male and females to health services. In rural areas female contribute a lot in agriculture from planting to harvesting of many crops e.g cotton, rice, wheat, maize and sugar cane. Rural women bear the entire burden of cooking and cleaning for the family unit. Additionally, they churn milk for butter and fat, sew and cut, preserve foods, often raise chicken or goats, spin yarn, do quilting and matting, and bring up babies, without much male help. In short, majority of rural female is made to work as long as sixteen to eighteen hours a day without any payment. Despite assuming such responsibilities men should honor the women and obey her, but they do not do so. They give honor, then if women also earn some money. Benazir income support program lunched for that, to betterment and empowerment of women,

because money is about everything and as a solution for every problem. Every person would empower when he has some money as like now my respondent. Their lives have almost changed through this cash. Now women can move to those places where they want to go according to their requirements. But not as like they go each and everywhere freely.

BISP-9, a young married woman said “bhout zadia tabiyat kharb hony pe hispatal (hospital) jana par jain, ya phir bhout zadia qareebi rishadar ki dukh (death or any big loss) suck (marriage or another happiness ceremonies)” “Have to go to the hospital if you are very ill or have to go to a relative’s happiness and sorrow who is very close.”

BISP-19 said “ap khud se ya akily saffar nae kar skty ho jahan apko choty se chota saffar karna ya baray se bara, apko apny sath koi aged aurat ya ghar ka mard beshak wow o chota bacha hi qyunna ho” “you could not move alone from home. You would move with the aged women or male member of the family indeed he is not a male child”.

BISP-10, a 36-year-old married woman said, “mujhe jb ye pasiy milty hae tou khud hi bazaar se sodh self (home expenditure) le k ati hn, qyun k mairay husband ny mujhe allow kiya howa hae, qyun k wo ghar se bahir rehta hae. ab BISP k pasiy milny k bad m aram se ak jaghan se dusri jaghan move kar skti hun” “when I got money so I bought monthly food and stock it at home, owing to my husband mostly out of the city for labor as that he would run home in a better way and provide us better life. During his absences, he allows me I can go outside whenever I want for fulfilling of the needs. That’s why I go outside for taking grains as well as when I need to buy from the market. My mobility is very easy as compared to previous time”.

6.7 Empowerment

In this locale mostly men dominate in their house and women are subordinated. Because economic power is held by men. Being this is the men responsibility that he would be breadwinner of the house in any condition, and women stay at home and take care of their

homes and nourish their child. Men do not allow them to go outside the home for any reason, because women have connected this with honor of men, village and home, both are mold in their tasks. They know very well about them and do perform as defined. When one person of them is to earn the money definitely his or her authoritative behavior suppress the other. Same case exists in my local where the women are considered nothing for the men. They are workers who perform their duties which is assigned by the older member of the family, nothing else from it.

Empowerment is the name of self-detriment and autonomy in between the people and communities. It enables human can do everything on the base of their authority. This is a single process that makes us stronger and more confident. Empowerment as action refers both to the process of self-empowerment and is professional support of people. Women can overcome their sense of powerless and lack of influence through this as well as she can get basic rights of marginalized people in the world and especially for women which defined through a different way, Like listen and understand to her point of view and increase awareness about the literacy, education, and training which provide them the awareness that authority freedom fulfills their needs. Now a day's women empowerment is the most demanded topic in development and economic empowerment all over the world. Because economic power is a single power that provides the women power that you can take control and benefits over the resource assets and income. It does also nourish that; women would do better their status and as well as do something for the well-being of others. Women empowerments refers to women's ability to make strategic life choice which had been previously denied them.

Social empowerment is understood as the process of developing a sense of autonomy and self-confidence and acting individually and collectively to change social relationships and the institutions and discourses that exclude poor people and keep them in poverty. Women

empower connect with money, when she got money and able to earn money, she does not care about someone.

One of the BISP told me that now my situation is different, and I would offer pray that this distribute stay with us for whole life. I am going too alone till the office it does not matter where the office is? Because my home is on the road and traffic is going here and there.

BISP_8, a 37-year-old said, “strong kia hona hae wasiay tou mard hi hae sb kuch us k pass hota hae sb kuch lkn phir jb jb pasiay aa jaty hae tou m apni marzi se karach karti hn” “What to be strong, the strong and powerful are only men, because they have access to everything, but I am confident when I get money and spend it the way I want”.

6.8 Decline in poverty

Poverty is the name of deprived of choices and responsibilities, as well as the violation of human dignity. It is a condition in which a person or a community lacks the basic needs, requirements such as food, shelter, education, health, and safe drinking water is called poverty. Social protection has tried to reduce the poverty by giving the poor people to cohesion and stability by increasing their income and links with long term growth enhancement and poverty reduction strategies. The primary role of the state is to provide the framework for delivering social protection.

BISP-13, a young household woman said “apny husband k hath batha deti hn jb jb us k pass nae hoty hae tou ye waly pasiay ak sahara hoty hae chalu tumhara kam nae hae tou m tumhain de deti hn .allah ka shukar hae k kisi se agy hath nae pahlna parta hae” -“it is really helpful for me. I also give my husband whenever he does not have money. This money provides a little support that I will give him when he doesn’t do any work. Thank God, there is no need to borrow from anyone” and BISP-7, a young woman said “pehly bi gurbat thi ab bi gurbat hae parent’s k gar meh bi poverty thi ab bi susral meh bi whani poverty hae” “I

have felt no change. There was poverty in my parents' home, and I am still facing it here in my affinal. No tangible change has occurred in our lives through BISP”.

6.9 Impact of cash transfers on consumption

Cash transfer has not changed any food consumption, but it has facilitated women to contribute to family income just by exempting the men's from bearing women's personal needs and their expenditures. A young married woman BISP_19 said, “I buy seasonal fruits whenever I want to eat” and another married young women BISP-4 said, “I purchase milk with cash transfer for making tea”.

6.10 Theoretical Discourse

(Chettya & Looney, 2006) states that when beneficiaries receive social protection grants, these people spend it on their personal needs like health, food and some kind of cloths and the grant money is not used for investment and generating new resources of income generation. This chapter findings and results are aligned with their findings, as this chapter analyzed the changes occurred in the lives of women through the BISP grant. The sense of belonging to the family, and the power existing in society is multiple and multifaceted. Many women in the area have benefitted from the grant. As the grant provides them some relief from the dependence and it built their confidence in themselves but the confidence and change in their lives did not bring a change that is required and impetus force to change the existing relations. Women did not get empowered in the existing structure, but they isolated themselves from their needs which are considered petty by men in the society. The change that has occurred in the lives of women is still spending and their attachment to meet the cultural expectation of children from women and especially from mothers. Many women think that this has not made them strong because the strongest in the society are men and they are still dependent on men but the change we have seen in our lives is, we can purchase small

things like jewelry and manage the dowry for our daughters, but the temporary stability and expenditures of personal needs have been uplifted from the weak shoulders of their men as their men are also working in places where they can only meet their basic needs like food, shelter and cloths.

CHAPTER 7

PROCEDURAL BARRIES OF BISP GRANT

This chapter highlights the registration of beneficiary in BISP package, evaluation and imperatives for applying for BISP program through the beneficiaries' experiences. As the village in counted in poor areas of Pakistan and large number of this village are beneficiaries of cash transfer package. It also highlights the imperatives behind registration in this program as many women have registered that they don't not contribute to the family income but prefer to spend on themselves and saving the money for future use in the form of buying gold rings and other ornaments. BISP is one of the programs which is specify for the poor Pakistani population (women), so that they would be able to sustain their lives.

7.1 Initial process of BISP

One of my respondents told me about the process of how they are achieving this fund. First of all, one team has come, which is mostly consisted of the public-school teachers of the locale, and they are hired by program (Benazir's office). They go from the village to village and identify the poor people through the survey on the order of officer. Because survey gives them such kind of information and they could be able to identify the most recommended people. That's why they go into every village and write the poor people's names. It's not like that they write all over the villager's name rather just poor. They are judged by their housing structure and size whether a made of mud or cement and how their household goods and then how many livestock they possess. They are checked by their economic condition if they are in the poverty line, then their name is written. Otherwise, their names are not written. The first survey process has completed here and now after some months, they have authority that could select and reject people and then inform villagers, because after conducting a survey then investigate in the offices to determine the eligibility. After the selection of names then

moves towards the nearby bank and franchise because they provide us information about the next process where we make our computerized national identity cards (CNIC) then we would be able to get money through Benazir office. if some people have already CNIC and next process of it is thumb registration so that they would be able to get the money and then is the same way they would be able to get money from any bank and nearby center after three or four months.

BISP-10, a young woman said, *“pehly name likhthy hae khud team atti hae har ghar meh or wo ak parchi dety hae jis ko bad meh ID Card or benzir card bnta hae”* “one team comes for writing the name of people and hold them with a little paper and after that do make the ID card and BISP card”.

BISP serves two ends to the state, first it motivates all the people to register themselves with NADRA (National Database and Registration Authority), and secondly it helped to assess the economic conditions of the people. As the process shared by beneficiaries.

BISP-7, a aged household woman said, *“ghar se bahir aty hae log name likhny k ly jb Benazir ki hukmat thi mardo k name or ID liky thy or us k bad ak parchi(raseed)sb ko de thi.jis k upper kisi pe yellow or kisi pe green tik thi jis pe green waly pass thy or apny Id cards or Benazir cards bnwny thy or yellow waly es ka hal nae thy .hamira apny ghar meh bi kuch reject howy thy or kuch pass howy thy hala ka situation sb ki ak jasi hi thi”* “when Benazir has come into government then this program was started. Women’s name is written on the basis of male ID cards and hold a page that marked by green and yellow markers, green mark has been passed it was meant that they are eligible and yellow means illegible. I have experienced this process as well. I also have experienced in my home because in our house and nearby house some forms were rejected, and some were accepted but the lifestyles of both accepted and rejected is same”.

7.2 Illegibility criteria

There is no place here for the government employees whether an employee is federal or provisional or if any member of family has a government job. Government job holders are illegible even when they are poor and have not land. Even if a person or any family member has passport, then whole family is not illegible for application of BISP and in some cases the programme has linked the family consumption with cash transfer. If the family electricity bill is above five and they are paying it regularly, then they are not eligible for registration and receiving of the funds. As another BISP-10 said that their criteria were drawn during fieldwork survey. Secondly women who have married, unmarried or transgender and possessing CNIC, then they are eligible for application of funds Criteria draw during the survey.

BISP-16, a young woman said, “Mahaly meh aa k ghar or un k halat daikhty hae k kon kitna gareeb hae agr bahu zadia garreb hovain tawala unhy da naa likhthain (bhout zadia gareeb hn tou un k name likhty hae)” “they do check the household and their condition during the survey. If they are eligible then they put their names in the list.

7.3 Role of Benazir Card

Benazir card is incredibly significant role in this locale among women because women are receiving money through Benazir card or grant cash scheme in all over Pakistan. Poor Women are getting 3500 to 4500 hundred rupees per month in rural area of district Dera Ghazi Khan. Benazir grant cash is used by poor female in various place when they need to use.

BISP-3, a aged household woman said, “jb hamira name aa jata hae us meh to phir aurtain k ID card register karty hae or us ka thump lagwty hae or ak photo bi banty hae” “When we are selected then we go to the office also and make our own ID card for that they take our thump and photos”.

7.4 Several Family Members Receive Advantage

There were some respondents during the research that had maximum of six people and minimum of three take the cash grant in same house, which is very beneficial for them. But they still complain that it does nothing to do something huge other than they can just spend on the house expenses.

BISP-13, an extended family household woman said, “*Mairay ghar meh hm 6 log leety hae BISP k pasiaay*” “in our family six women take the Benazir’s money” and another BISP-5, a young household woman said that “*Main or mairi saas donu hi leety hae pasiaay*” me and my mother-in-law both are taking grant”.

Difficulties in receiving money/ Expectations of transfer value

In our society most of the things, which are the cause of connectivity amid of people. Most people are dependent on each other emotionally, socially, and politically. They also prefer to live together and sometimes identify due to each other because they all have the same interest. They are united based on their interest.

One of my BISP-13 told me about their case. My name is Fati I am a housewife, by the way. I do not go out of the house without any reason but now I have to get out and it’s the source of pleasure. I was never left alone and still do not. Because this is considered defective, otherwise we can say that something does happen suddenly is a disaster for women. She would never make the disrespectful for the families, that’s why women have always allowed to outside with any men or old age women but not alone. Now when I am going to take money from the office after receiving the message through the office, I always go to one of them or most of the time go with all the other respondents who belong to my village. Now women visit is mandatory because we could make the transaction without our thump step. This system is replaced by the women’s complaints on the cards and password system. Anyone has made transactions easy although it was not good for us because most of the time

men could utilize the cards and put money in their pockets. They did not refer even one rupee of the women. Then most of the complaints registered by the women this would ban on the behalf of women' complains. Now women withdraw their own money and use them. We all women hire a rickshaw and pay him equally which is a maximum fifty rupees per head. We reach easily, and then we would be able to get money after completing the process and then come back home. But sometimes the line is also broken because all women are fighting with each other so that I would reach earlier to get money and then return back to home.

First, we have to visit nearby market but there was too much rush I had to wait in line for a long hour, but now I go to the main city but the situation is the same everywhere. Corruption is also same everywhere whether a small town or the main city of DG khan. Sometimes they stand a little child in the ATM machine and say to him to give some pocket money whatever you want as much as. We all make a try that we will go to office by early morning because if we are quite late then a lot a mess is created, and we can return empty hands despite the waiting of the whole day. Because just reaching is not enough rather we have to stand there and get in line, which is very difficult and patient task. We have to wait our turn and then we can get the money.

BISP-14, a household woman said, “ghar se market tk jany meh msla hota hae phir wahan pe na khatm hony wala rush bi hot hae kbhi kbhi tou sara din wait karny k bad bi khali hath wapis anaa parta hae or dusry din phir se jan parta hae qyun k ye sham 5 tk sb close kar dety hae” “it is difficult to go from home to market and onther hand at that place there is charged crowd. sometimes after spending the whole day in queue in vain, we return with empty hands and next day is we again to go receive the money because they close all operations after 5PM”. And other BISP-17, a woman said that “mujhe husband k ghar any se pehly wapis ana parta hae” “I do return back at home before my husband's returns”.

7.5 Multiple trips to collect the transfer

During my research, I came to know that many respondents complained about difficulties about receiving money. But they administration introduced the thumb cash option for women to save them from exploitation of men and theft because most of the women in the village are poor and uneducated and they don't know how to use ATM card to withdraw the money, but large population and new distributions centers again became a problem for the poor women who have to perform household duties and have to wait for long hours in queue for receiving the money but in the same way they could not make it pleasant for the public sometime women would move alone as well as on foot and if they want to go on feet without cooperation of their male members, there are money places where they would take money like nearby market then if there people rush then move to Dera Ghazi Khan (main city) where they do not take commission if this place is also rushed, then they move to another place where they think they can get with ease.

7.5.1 Case study

One of BISP-17 told me that sometime women would move alone as well as on foot for a several miles, if they want nearby market then if the people rush then move to Dera Ghazi Khan (main city) where they do not take commission if this place is also rush then move to another place because is some for no one come there that's why BISP-14 said to me

That's why I do leave home early morning for going to the office and rent is also paid for a long journey which is two hundred rupees. When I reach there, I stand in line which is too long and awaited task and I have to do the same in all weathers (winter and summer). Whole day is spent on this process. It is difficult procedure, but at the same time, I am happy to receive money. That's why I face the wait, as well as move from home to market. Then there is too much rush which is uncountable, sometimes after spending the whole day I do return with empty hands and next day is another visit is mandatory because they everything would

be closed after the 5 pm. Now I am very irritated, and now I go after the four or five days when the distribution starts. Sometimes I successfully get money on the first day and sometimes move again and again then also come back to empty hands, sometimes I face the issue that I am alone so how I go. In our society women could not move alone from the four walls of the house. My all children are young and married and still I can't move alone. Now also if I want to move to the office of Benazir office so it is necessary to go with my son and son's son or then daughter's son on their bike. I do not go alone via local transport. But sometimes all the women go together in rickshaw. Travel in a group is decided by women, when we all agreed to travel in a rickshaw together, then we hire a rickshaw, then go over there in a group. When I feel the need to go with my husband, husband has bike, and I can go with him. If these two options are not available, it becomes headache for me and I try to get it from local market, because there is no rush on the distributor but here again the question of mobility comes in and wait, we have to wait and the one who can cross the queued and move ahead receives first.

As I am depended on my husband or sometimes on the group of women, when I am in group with women, I have to get up early in the morning and earlier morning, we reach distribution center and sometimes, we even don't know about the opening of the center, and we wait for arrival of the person, and it takes a lot time on mine and other women. But here we face deduction in our money, local market men cut commission from our money. Along with commission issue, women do push each other and squabble with each other to move ahead. During fight and impatience conditions, women take off their burkas and beat each other with their shoes and fists.

Once at ATM, women broke ATM glass and applied pushes at the ATM, I don't like all these irregularities and push and pull in crowd condition at distribution center. Distributors at the

center sometimes stand up and leave the center and ask us that “first you may fight and when you get freed from fighting, we will resume our duty”.

At distribution center, they first ask for CNIC, and check our names, and when they check our name and husband name of the woman. When they give us money, as well as they record the video clip where all the women say that we have the whole payment, but after that, they take back and take some commission from our money. Last time when I went with fasting, he does not give me my money until I agreed to pay him commission of five hundred rupees. I agreed when evening was arriving, and it was coercive system to compel me to pay him commission. Sometimes they humiliate women as well that wash your hands and clean your thumb. You should not cut the grass for livestock. You should put your hand in the oil the whole night. Most of the old women agree earlier because they do not wait the whole day due to weakness and to get money early. These old women also create a problem for those who do not give them money. They do not cooperate with women when women also do not cooperate with them. It should not be so. Some old women are weeping in front of them so that they should get earlier.

7.6 Targeting effectiveness

According to BISP, we see that, this cash transfer is being successfully passed toward the underprivileged and deprived women. It impacts on above the poverty and human development, we are sure that women will come out of the situation very soon.

BISP-4 and BISP-18 said that “because of poverty, this is a great work which is performed by her (Benazir)”. For poor people so that they can utilize this money for their betterment and would be able to buy some things which are necessary for them like clothes shoes and some other things”

7.7 Duration and trust in the programme

Cash transfers are being delivered to households in a very good way and its implementations are being seen as a permanent change from poverty. This way of programme, we believe, it will be very helpful in household budget and for the successful future investment.

BISP-5 said “Har month milty hae ap ki marzi hae ap har month lain ya phir 2,3 month ka ak sath lain,khud jana parta hae or wahan se pasiy le k ana party hae” “every month, payment is transfered to my account but it depends on me whether I get from account after one month or three or four months”.

7.8 Corruption in BISP

One respondent told me that they cut some amount. It is element of corruption relating with BISP program on the first stage or during the receiving cash. Other respondent talked about the corruption in the Benazir Income Support Program. She said, they get it quarterly as far as the amount is concerned in the early days. We got 4000 where we gave 1000 to the people who got the money for us and now, we are getting 4500 where we give 500 to office clerks. Although they give us full amount but after taking or video clip take return some out of total money. In early days, we got the money our through any male members of the house because their movement is frequently as compared to women, that just had put in their pockets, could not reach us but now we must go to the office and get it ourselves.

Another woman respondent shared her story of corruption. First installment was 2000 and it was delivered through our cards. Mostly males were receiver, they must take 2000 out of 2000, but if we go to the getting money then takes from us 200 any case. When they were inquired about it that why you are taking 200 rupees in return, they said that we are standing here for your facilities, that is why we are taking our commission. As we had, the clear instructions from BISP’s office that we are not supposed to give our money to anyone but because of their greed they are taking commission from us. When we use to withdraw our

Unconditional Cash Grant from different banks nobody asks us for commission but here in our village, they are taking commission sometimes 2000 and sometime 500. Due to mess, we also avoid coming to nearby temporary camp for Unconditional Cash Grant.

Some women also give them money out of greed in order to get it out quickly without any wait. They take a thousand rupees from each woman. It is not just me. when you take forty or fifty women together, think how much money they will take from innocent and poor women those are here for some economic compulsion.

When I was asking about the process of distributing money one of my respondents BISP-4 told me that a small boy stands at ATM and gets draw our money. The money in the account is complete but these peoples give us money two hundred less. Some women give it to them of their own free, and some fight with them as to why we give it to you. This is our money.

Most of the answers were same as like previously. They take a commission from us, and it depends on our payments. If our payment is less so they take less commission, and if our money is more, so they also take much commission. When they are asked why you take money from us and why you people provide money first to the rich or your relatives, they also get angry with us and warn us that let's go we would not distribute the money. Once police raided BISP officers where grant was being distributed. We have registered complain. The distributors are very clever. They many times go to the jail, their fault is, eat the poor people's rights. sometimes they take from us hundred, two hundred or five hundred. We can make a call and register our complain.

One of my respondents BISP-10 told me the same case I could not approach my money; anyhow, I don't know why, what was the reason behind this. But I also did not allow them to take my money although I have been to the market several times to pick it. Now they also take when I got twelve thousand, otherwise, they take from us fifteen hundred rupees.

It depends upon the situation, where we are going to get money likewise, and my own village market. Main DG Khan branch or factory road. Government agent does not take a commission, but locals are taking like 1500 out of 12 thousand.

Sometimes they take our fingerprints and withdraw our money and tell us that your money was not transferred to your account but in reality, they withdraw money at the same time and deceive us that your money has not been deposited in your account this time/month and ask to come again in the coming day.

Another respondent told story of indirect corruption. There is an old man at the bank where I go to get money. He gives us all the money at first but later when we go out with the money, he takes five hundred from us. When I came back, I told my grandson all this, and he scolded me and said, why did you give him your money. You should have called me inside I handle the issue with him. I said no, if there was a fight, everyone would say that grandmother had fought for money. Alright, as much as they are getting, when they were not even getting money, I was here and living.

Few people came and said to us that we will do work for your Benazir card, but we will charge you 1000 rupees per person and when you will be able to get the money so must give us half of the payment from the first grant after that we will not be taking from your grant you will be free from us. Then I handed over my son and daughter in law's CNIC along with 2000 rupees. But still nothing happened anything then I fought with them to return my money back but they're not returning my money. However, the lost item is never returned. Another respondent said: Yes, of course, they do deduct money at least 500.

BISP_11, and BISP_4 married housewife shared the story of corruption done by distributors. *Thump ka print leety hae lkn pasiay khud le k tou kehty hae ap ka thump kam nae kar rha hae* "they take our thumbprints and tell us that your thumbprints are unrecognizable, but in reality, they withdraw money and keep for themselves and don't give us our money".

7.9 Theoretical Discourse

As scholars such as (Chettya & Looney, 2006; Gertler, Martinez, & Rubio-Codina, 2012) (Gentilini, Honorati, & Yemtsov, The state of social safety nets, 2014) highlighted that social protection programs just serves poor to meet their immediate needs but it has no long term impact on them but even these programs have negative impact on social and political lives of the people. As this analyzed the examine the process, evaluation, and imperatives for applying to get bise grant through the responses of women that how they see the process of the registration of the program launched by government for their help, and assistance. First a large-scale survey was conducted by government and the survey was based on observations by the government officials. First surveyors visited each village and family to record their house holds belongings and expenditures as mentioned by Foucault's biopower concept (Downing, 2018). After survey, each family was asked to submit their Computerized National Identity Card (CNIC) possessed by women. As the area is backward and there is less mobility of women to cities and other areas for any interaction with state, many women at that time had no knowledge of their identity cards as the identity card is only used in the area for traveling and interaction with state. Whenever they felt the need of card, they used their husbands and parents' cards for the said purpose. When BISP was launched it was requirement for women to first possess and avail CNIC and later they will be eligible for applying the grant. When they availed CNIC and later another survey was carried out to register their names in the list but this process was the beginning of corruption and nepotism where powerful and rich gained access to registration and process, many powerful and rich families registered their women and their supporters in the list and many poor women and families were left behind because they could not use their access and power to include their names in the registration process and if some got access, they faced difficulties for it as many workers of the programs demanded cash in return to register their names in the list.

After registration, when grant was continued, the beneficiaries faced hurdles to access the program as it was first delivered and distributed through program administration, and they used to give cash on desk for women and many women were unaware about the total grant and amount of money. It became a gala day for administrators to do corruption, because after checking the names in the list, it was the authority of the person to cut and give the amount he/she wishes to give. When large number of complaints were registered about commission by administration, BISP launched ATM cards system and it was even more difficult for women to receive money because ATM machines and banking systems are only operating in cities and most of the beneficiaries of the program are from rural areas. As mobility of women is much difficult, so women handed over their cards to educated males and their family members to withdraw their money from ATMs and it also caused much corruption, and again women were looted from their right by family members and educated corrupt lots. Again, system was changed to thumb prints, and it again made women dependent on administration and faced demand of corruption and commission and if you don't pay attention to corruption and demands, you will not be able to cash your grant. As program structurally not accessible for people and women as they are uneducated and socially restricted to not raise their voice against existing system due to social pressure. Thus, promises of program did not change the status and position of women in society.

CHAPTER 8

SUMMARY AND CONCLUSION

This chapter brings into the discussion combined with literature, theories, critical discussion on social protection nets, unconditional grants and its impact on the recipients. As data of the fieldwork and existing literature show that social protection network programs provides urgent relief to recipients but they do not change the nature of poverty, structural issues existing in the system and social system which the social protection programs aim to changes, do not mold the ways to improve the lives of people and the poor and in the context of this study, BISP adds only some cash grant into the pockets of women but they are still in the same conditions in human hierarchy based on social, political and economic conditions. By narrowing the change brought by BISP is only compelling the people to register as much as possible adult population with NADRA and state-run census reports for using it as biopower and survey of belongings of people and its citizens.

8.1 Summary

This ethnographic study in the field of anthropology explored the social protection of women through Benazir Bhutto income support program. Social protection programs were the main focus of developed nation for decades, but with passage of time unconditional grants became more popular in developed as well in underdeveloped world. As many scholars inspired from the economists as well development sectors' experts developed and evaluated many schemes and developed new methods to uplift the poor from poverty and bring them to the inclusion of economic activity and making them part of vibrant economic market. As the poverty does not only hit an individual very hard but it has affected one section of society for ever and women are the most effected by wide spread of poverty as structurally and patriarchally women are excluded from economic activity and as well by market forces.

To lessen the effect of poverty on women, many governments and development sector organizations have developed many programs to include women in economic share. This sharing of economic benefits with women, like BISP and other programs were and are being launched by governments and other international organizations to uplift the women who have been excluded from participation. The inclusion of women in the economic activity may open ways for women to move ahead with men in field of life, like politics, economic and social responsibilities. Thus, the inclusion of women in every field of life and their personal motivation for themselves and decision by themselves is called women empowerment. Women empowerment is a encompassing concept that takes to strengthen women and to make conducive environment for females to get opportunities for a better life, also equip them with lifesaving and life enhancing skills to use their protentional to contribute their parts in making of society (Ahmad, Farid, Khan, & Hussain, 2021)

Women's empowerment has always remained a contested issue in the complex socio-demographic and cultural milieu of Pakistani society. Women are ranked lower than men on all vital human development indicators. Therefore, studying various determinants of women's empowerment is urgently needed in the Pakistani context (Abbas, Isaac, Zia, Zakar, & Fischer, 2021). Women's empowerment is not one-time phenomena, and it is not a short-term gain. It does not influence the women's life temporarily. It is not like time program that influence not only the lives of women for all the time, but it also changes and influence the existing structure and molds it according to the time and temporary world. It is long-term process that is supposed to be advantageous to the whole family and larger structure of society and state (Leder, 2016).

As many scholars admired the contributions and impacts brought into the lives of low-income families and especially women. They also determined some of the key patterns in the consumption and spending of cash grants. As cash grants increases the income of low-income

families but it also determines the areas where the money is spent. As the families and women receive the money, it enables them to decide the spending of the money as the data of the field align with these theoretical frameworks that after receiving money from the BISP cash grant, it is up to women to spend the money as they wish to spend (Antonopoulos, 2013).

Social grants by states and governments are admired by scholars and social right activists and organizations to provide assistance to people who need assistance and support by government. These grants add to their social protection and economic stability and help, and it restores their belief in their system and governments that stand by them and support. It also empowers them to decide their likings towards consumption (Gentilini & Omamo, 2011) The disadvantage of the social protection program is also diverse, and it is believed that it creates two problems for the state as well for the people. Scholars are of the opinion that these programs do not bring a stable change in society, and it kills or diminish the internal eager among the recipients, because it depletes the state resources and it also make the people dependent on cash grants and cash grant make people lazy and they will go for work to earn money out of the cash grant. (Sumberg & Gioacchino, 2016). (Dollar, et al., 1999) narrated that many people have conducted studies to study the change in the lives of people, but these studies lack the data about the change linked with women empowerment. As all program designers claim that these cash grants will bring empowerment for the recipients, but they do not study the actual place where the empowerment takes place. As (Xavier & Mari, 2014) analyzed that microfinance brings new opportunities for people. As BISP attached many other programs to cover the other areas of development for beneficiaries, like education, connecting the handicrafts with market prepared by beneficiaries and their families. It also launched some other programs like right to education and some financial support for the children of beneficiaries and their families. Through such inclusion of development skills

programs increase the opportunities for beneficiaries otherwise such programs just increase their income and consumption with opening new horizons of development and progress (Baird, McIntosh, & Ozler, 2009).

These grants do not only change the recipients also change their thinking patterns (Levy, 2006) and there is concrete evidence that can prove the impact of cash grants micro level as well in macro level growth neither positive nor negative. This is not due to non-functionality of the grants as micro, or the poor segment of society does not contribute much to have visible impact in national revenues generation. This It is also important to note that poor segments of the society contribute very little at the macro level economy (Barrientos & Niño-Zarazúa, 2011).

As the literature and findings show that micro-finance (BISP) does not bring a drastic change and increase in local economy as well national economy. BISP cash grants are received by women every month, but the income or cash grants only solved their immediate consumption, little mobility and met the women's personal needs but it has not contributed to over all economy and expenditures of the people. People did not invest it to generate new monies for sustaining their consumption and family income. It has also not empowered women to take decision in their hands about their expenditures, economic conditions and political participation. It, on other hand, served the state to bring all the people under the process to registration and calculation of people above the age of eighteen and especially women to register themselves with data base registration authorities in Pakistan.

8.2 Conclusion

This thesis aimed to understand the social protection of women through Benazir Income Support Program launched by Pakistan People's Party government after coming in position to form coalition government in Islamabad. The aim of the program was to eradicate poverty and empowering the marginalized communities especially women through special social

grant for them. For eradication of the poverty a special organization was formed and named after Pakistan People's Party assassinated leader Benazir Bhutto who was assassinated on 27 December 2007 in Rawalpindi after addressing an election campaign gathering in Liaquat Bagh. As inspiring leader and first prime minister of the country, her party cashed her gender to launch a program to gain the support of the common masses, especially women as Pakistan People's party claims to be representative of the poor and their election slogan is "bread, cloth, and shelter" for everyone. Based on the election slogan, the BISP was launched to help the poor women through cash grants. Initially, the grant was about RS. 1200 for each women and they were receiving each month and later money was given to them after three months for making them to have a good junk of it so that women could spend it in a well waited field of their interests, but all the money given to money is just mere amount as many respondents of the study said that this is very little amount of money and we cannot do anything with help of them. It just adds a little amount into our pockets which is mere enough for us to meet the urgent need which we are facing to meet. as shown in the conceptual framework, the spending areas of BISP grant is of no use and has no sustainability in their lives, but for the time being it just helped women to spend the grant on fruits, earrings, medicines, transport, gifts, children fees, cloths, shoes, dowry of their daughters, washing machines and iron but none of the women has used it for investing in something which can make a possible source of income for the poor families after discontinuation of BISP grant.

Linking with theoretical discourse, this scholarship adds to the debate about the significance of the social protection program. Social protection grants only increase the monthly income of poor families and they could afford the timely consumption and make them for the time being as vibrant voters and supporters of the government or party in power, but it does not affect the national growth, increase on income, women empowerment and household stability for long time as the effect of the grants diminishes when the grant program is discontinued

after few years. Such programs need some more life improvement skills to be added into the skills of beneficiaries because BISP has on papers many attractive programs and workshops to enhance skills of the poor but societal structure, little amount of grant and market system do not buy these skills as such skills are in abundance and more easily available to market and people to hire them but the women visibility in public space, their mobility and social character attached with women mobility curtail the impact of such skills for women. As thesis data shows that women are still accompanied by their male members to receive the money and in such circumstances, it becomes very impossible for women to use their skills for improvement of their lives as their social and patriarchal structure do not allow them to step out of home for work and lifesaving skills and their participation in public places.

8.3 Recommendation

Benazir Income Support Program is a social protection program which is run and supported by public money. The following recommendations are based on research findings

- It is imperative that the government works proactively and ensures the effectiveness of establishing a mechanism for collection of funds.
- This program must be transparent and impartial. BISP staff needs to focus on local people.
- Incorrect registration address needs to be removed and renew. All complaints should be recorded from local communities and resolved in a timely manner.
- As such, it has been argued that beneficiaries must be eligible for BISP because some people who have a passport or bank account are not eligible for the post. Thus, eligibility criteria need to be reviewed.
- Staff needs to be trained effectively as beneficiaries go to post office for information about BISP but post office staff members are unable to provide actual information and show reluctant behavior.

- In many areas, women are still unaware of the program. Therefore, the media must pay close attention to propagate the program. The media needs to share some success stories about BISP and interact with the beneficiaries. In addition, program updates and new projects should be introduced.
- If Benazir income support program BISP is terminated due to any crisis in the country, the government of Pakistan should continue this assistance using the Zakat Fund managed by Bait-ul-Mal. Zakat is a Muslim charity that the rich give to the poor and needy, because in Islam, it is a permanent custom to purify one's wealth by giving to the deserving poor. The government should use this aid to create some regular schemes and programs for women's empowerment.
- Local/community leaders at all educational levels, universities, tehsil or district level, teachers should start effective mass communication (campaign at regional and district level)

Reference:

Abbas, S., Isaac, N., Zia, M., Zakar, R., & Fischer, F. (2021). Determinants of women's empowerment in Pakistan: evidence from Demographic and Health Surveys, 2012–13 and 2017–18. *BMC Public Health* volume, 21(1328).

Abdullah, W. A., & Bibi, A. (2017). The Effect of Benazir Income Support Program on Poverty Reduction: Case Study of the Two Villages in District Swat Pakistan. Science Arena Publications. *Specialty Journal of Accounting and Economics*; 2017, Vol, 3 (4): 58-69.

Abid, Q. S., Shahbaz, B., Shah, Q. A., Malik, Commins, S., & Ali, A. (2012). *Livelihoods, basic services and social protection in north-western Pakistan*. Researching livelihoods and services affected by conflict. Sustainable Development Institute. Islamabad.

[https://luskin.ucla.edu/sites/default/files/download-pdfs/Livelihoods,%20basic%20services%20and%20social%20protection%20in%20north-western%20Pakistan%20\(1\).pdf](https://luskin.ucla.edu/sites/default/files/download-pdfs/Livelihoods,%20basic%20services%20and%20social%20protection%20in%20north-western%20Pakistan%20(1).pdf)

Adato, a. M., Barahona, O. M., & Roopnaraine, T. (2016). Programming for Citizenship: The Conditional Cash Transfer Programme in El Salvador. *The Journal of Development Studies*, 52(8), 1177-1191.

Ahmad, M. F., Farid, S., Khan, S., & Hussain, S. (2021). Benazir Income Support Programme, Women Empowerment, Unconditional Cash Grant And Loan In Islam. A Case Study Of Muzaffargarh. *Palarch's Journal Of Archaeology Of Egypt/Egyptology* /, 18(4), 5248-5255.

Andy Norton, T. C., & Haan, A. d. (2002). Social Protection: New direction of Donor Agencies. *International Development Policy Revue internationale de politique de développement*. <https://socialprotection.org/discover/publications/social-protection-new-directions-donor-agencies>.

- Antonopoulos, R. (2013). Expanding Social Protection in Developing Countries: A Gender Perspective. *Levy Economics Institute at Bard College Working Paper No. 757*.
- Bab, S. C. (2003). Social Safety Nets for Poverty Reduction in South. *Sri Lankan Journal of Agricultural Economics*, 5(1).
- Baird, S., McIntosh, C., & Ozler, B. (2009). *Designing Cost-Effective Cash Transfer Programs to Boost Schooling among Young Women in Sub-Saharan Africa*. Policy Research working paper: World Bank. <https://openknowledge.worldbank.org/handle/10986/4282>.
- Banerjee, A., Duflo, E., Goldberg, N., Karlan, D., Osei, R., Parienté, W., Shapiro, J., Thuysbaert, B., & Udry, C. (2015). Development economics. A multifaceted program causes lasting progress for the very poor: evidence from six countries. *Science* (New York, N.Y.), 348(6236), 1260799. <https://doi.org/10.1126/science.1260799>
- Khuda, Roy, D., Barkat-e-Khuda, & Barkat, S. (2015). *Population and Development Challenges in Bangladesh* (1st ed.). Routledge India.
- Barrientos, A. and Hulme, D., 2008. Social Protection for the Poor and Poorest in Developing Countries: Reflections on a Quiet Revolution', Working Paper 31, Brooks World Poverty Institute, Manchester
- Barrientos, A. (2009). Social Protection for the Poor and Poorest in Developing Countries: Reflections on a Quiet Revolution. *Oxford Development Studies*, 439-456.
- Barrientos, Armando and Nino-Zarazua, Miguel, (2011). Social Transfers and Chronic Poverty: Objectives, Design, Reach and Impact. Chronic Poverty Research Centre Report, Available at SSRN: <https://ssrn.com/abstract=1820314>.
- Bernard, H. R. (2017). *Research methods in anthropology: Qualitative and quantitative approaches*. Rowman & Littlefield.
- Bhattacharya, S. (2014). Status Of Women In Pakistan. P.S.R.J. 1,1. https://www.researchgate.net/publication/272354884_Status_of_Women_in_Pakistan.

- Binci, M., Cheema, I., Farhat, M., Javeed, S., O'Leary, S., & Asmat, R. (2014). *Benazir Income Support. Oxford Policy Management.*
https://www.bisp.gov.pk/SiteImage/Misc/files/BISP_EvaluationReport_Ver%20without_FIN_AL.pdf.
- Chandhoke, N., & Agrawal, S. K. (2016). *Social Protection Policies in South Asia* (Vol. 1). Delhi, Punjab , India : Routledge.
- Chettya, R., & Looney, A. (2006). Consumption smoothing and the welfare consequences of social insurance in developing economies. *Journal of Public Economics*, 90(12), 2351-2356.
- David Hulme, A. B. (2009). Social Protection for the Poor and Poorest in Developing countries: Reflection on a quiet Revolution. 37, 439-456.
- Deer, C. (2014). Reflexivity. In Pierre Bourdieu (pp. 207-220). Routledge.
- Devereux, S. (2002). Can Social Safety Nets Reduce Chronic Poverty? *development policy review*, 20(5), 657-675.
- Dollar, D., & Roberta Gatti, D. D. (1999). *Gender Inequality, Income, and Growth:Are Good Times Good for Women?*Development Research Group The World Bank. 1.
- Dollar, D., Gatti, R., Bank, W., Group, D. R., Reduction, P., & Network, E. M. (1999). *Gender inequality, income, and growth : are good times good for women?* Washington DC: Development Research Group & The World Bank. <https://gsdrc.org/document-library/gender-inequality-income-and-growth-are-good-times-good-for-women/>.
- Downing, L. (2018). *After Foucault: Culture, Theory, and Criticism in the 21st Century*. New York : Cambridge University Press.
- Duflo, E. (2012). Women Empowerment and Economic Development. *Journal of Economic Literature*, 50(4), 1051–1079.

Durr-e-Nayab, & Farooq, S. (2014). Effectiveness of Cash Transfer Programmes for Household Welfare in Pakistan: The Case of the Benazir Income Support Programme. *The Pakistan Development Review*, 53(2), 145-174.

Farooq, M., Farid, S., Khan, S., & Hussain, S. (2021). Benazir Income Support Programme, Women Empowerment, Unconditional Cash Grant And Loan In Islam. *Palarch's Journal Of Archaeology Of Egypt/Egyptology*, 18(4).

Farooq, S., & Durr-e-Nayab. (2014). Effectiveness of Cash Transfer Programmes for Household Welfare in Pakistan: The Pakistan Development Review. 53(2), 145-174.

Fields, G. S. (1994). A Discussion of Social Protection and Private Insurance. *The Geneva Papers on Risk and Insurance Theory*, 19(2), 97-99. <https://doi.org/10.1007/BF01371686>.

Gazdar, H. (2011). Social Protection in Pakistan: In the Midst of a Paradigm Shift? *Economic & Political Weekly*, XXL(28), 59-66.

Ugo Gentilini and Steven Were Omamo, (2011), Social protection 2.0: Exploring issues, evidence and debates in a globalizing world, *Food Policy*, 36, (3), 329-340.

Gertler, P. J., Martinez, S. W., & Rubio-Codina, M. (2012). Investing Cash Transfers to Raise Long-Term Living Standards. *American Economic Journal: Applied Economics*, 1(4), 164-192 .

Government of Pakistan: Finance Division . (2015). *Pakistan economic Survey 2014-15*.

Islamabad: Government of Pakistan: Finance Vidision. https://www.finance.gov.pk/survey_1415.html

Government of Punjab. (2018). *Population and Household Details from Block to District Level*. Population , National Census department . Lahore: Government of Punjab. https://www.bos.gop.pk/system/files/PDS%202017_0.pdf

Government of Pakistan: Ministry of Finance. (2012). *Statistical Supplement Pakistan Economic Survey 2011-12*. Ministry of finance , Department of finance . Islamabad: Government of Pakistan. https://www.finance.gov.pk/survey_1112.html

Hassan, S. M. (2015). Making an impact? Analysis of Social Protection Programs in Pakistan. JRSP; 52,1. http://pu.edu.pk/images/journal/history/PDF-FILES/11-%20Syeda%20Mahnaz%20Hassan_52-1-15.pdf

International Labour Organization . (2019). *Mapping Social Protection Systems in Pakistan: The status of current systems in line with the UN Social Protection Floor concept*. International Labour organization. https://www.ilo.org/islamabad/whatwedo/publications/WCMS_737630/lang--en/index.htm

Jamal, H. (2010). *A profile of social protection in pakistan: An appraisal of empirical literature*. Social Policy and Development Centre (SPDC), University of Punjab. University of Punjab.

Kabeer, N. (2010). Women's Empowerment, Development Interventions and the Management of Information Flows. 21, 105-113. <https://doi.org/10.1111/j.1759-5436.2010.00188.x>

Kabeer, N., Sayeed, A., & Mumtaz, K. (2010). Beyond risk management: Vulnerability, social protection and citizenship in Pakistan. *Journal of International development*, 22,(1), 1-19.

Khan, A., & Shirazi, N. S. (2009). Role of Pakistan Pverty Alleviation Fund's Micro Credit in Poverty Alleviation: A Case of Pakistan. *Pakistan Economic and Social Review*. 47(2), 215-228.

Khan, S. N., & Qutub, S. (2010, Oct 19). *The Benazir Income Support programme and the Zakat programme: A political economy analysis of gender*. <https://odi.org/en/publications/the-benazir-income-support-programme-and-the-zakat-programme-a-political-economy-analysis-of-gender>.

Leder, S.2016. Linking Women's Empowerment and their Resilience. CGIAR Research Program on Water, Land and Ecosystems (WLE). P, 27.

- Levy, S. (2006). *Progress Against Poverty: Sustaining Mexico's Progresa-Oportunidades Program*. Brookings Institution Press. <https://www.brookings.edu/book/progress-against-poverty/>.
- Mary, D. (1988 & 2017). *Jane Addams and the Men of the Chicago School, 1892–1918*. New York : Routledge.
- Mel, S. d., McKenzie, D., & Woodruff, C. (2008). Returns to Capital in Microenterprises: Evidence from a Field Experiment. *The Quarterly Journal of Economics*, 123(4), 1329–1372.
- Merrien, F.-X. (2013). Social Protection as Development Policy: A New International Agenda for Action. *International Development Policy Revue internationale de politique de développement*, 89-106.
- Michael, D., Ingrid, S., Niekerk, V., Hlatshwayo, S., & Toit, A. D. (2009). *The Use and Effectiveness of Social Grants in South Africa*. Institute for Poverty, Land and Agrarian Studies, University of the Western Cape, Cape Town. https://www.academia.edu/3023713/The_use_and_effectiveness_of_social_grants_in_South_Africa.
- Naseem, S. M. (2012). *A Review of Studies on Poverty in Pakistan: Origin, Evolution, Thematic Content and Future Directions*. Islamabad : Pakistan Institute of Developmental Economics. 57,1. Pp. 1-22. <https://ideas.repec.org/b/pid/pbooks/20121.html>.
- Nicola Jones, R. H. (2010). Rethinking social protection using a gender lens.
- Nicola Jones, R. H. (2010). Rethinking social protection using a gender lens. <https://www.files.ethz.ch/isn/128750/wp320.pdf>.
- Norton, A., Conway, T., & Haan, A. d. (2000). *Social Protection: new direction of donor agencies. The role of social protection in poverty reduction*. <https://cdn.odi.org/media/documents/2233.pdf>.

Watson, C., Lone, T., Qazi, U., Smith, G., and Rashid, F. (2017) 'Shock- Responsive Social Protection Systems Research. Case Study: Pakistan', Oxford Policy Management, Oxford, UK. <https://www.opml.co.uk/files/Publications/a0408-shock-responsive-social-protection-systems/opm-case-study-2017-srsp-pakistan.pdf?noredirect=1>.

Qutub, S., & Khan, S. N. (2010). *The Benazir Income Support Programme and the Zakat Programme ,A Political Economy Analysis of Gender*. Overseas Development Institute 111 Westminster Bridge Road London SE1 7JD UK. <https://cdn.odi.org/media/documents/7247.pdf>.

Appendix

Interview Guide

What are sources of your husband's income?

What is your main source of earning?

What do you know about BISP?

Why BISP program is launched?

Why Benazir's income support program is so popular in this village?

How people apply for these programs?

What is the liability of BISP card?

Why did you apply for social protection program?

How much money do you get through Benazir income support program?

how is this amount disbursed?

Where and how do you spend the money when you receive the money?

How this money you receive helps you?

How is money received at distribution center?

Who spends money by will? Do you spend this aid independently?

How do you see the impact of the amount on your life?

For how long you are receiving money?

What are the resources of this program?

What do you think BISP has made women more independent and stronger as compared to man? How?

What hurdles you faced during registration?

What difficulties do you face at the time of receiving money?

What do you think do they give Benazir Card to their favorite people?

What do you do when your name doesn't come in beneficiary list? To whom you complain about it? How

What do you think that Unconditional Cash Grant is only taken by poor or well-off people too?

How much these programs are beneficial for people?

Why are different methods of cash disbursement?

What kind of problems you face after receiving card?

If this amount is stopped, will you face any problem?

What have you achieved in your life or brought any change after this program?

Do they take commission from you?

Turnitin Originality Report

SOCIAL PROTECTION OF WOMEN THROUGH BENAZIR INCOME SUPPORT PROGRAM (CASE STUDY OF DERA GHAZI KHAN) by Nadia Khan .



From CL QAU (DRSML)

- Processed on 07-Mar-2022 10:25 PKT
- ID: 1778262245
- Word Count: 18828

Similarity Index

6%

Similarity by Source

Internet Sources:

1%

Publications:

1%

Student Papers:

5%

sources:

1

4% match (student papers from 11-Nov-2021)

[Submitted to Higher Education Commission Pakistan on 2021-11-11](#)

2

1% match (student papers from 11-Nov-2021)

[Submitted to Higher Education Commission Pakistan on 2021-11-11](#)

3

1% match (publications)

[Zonaira Naseer, Hongwei Hu, Muhammad Yaseen, Muhammad Tariq. "Rural women empowerment through social protection programs: A case of Benazir income support programme in Punjab, Pakistan", Journal of the Saudi Society of Agricultural Sciences, 2020](#)

4

< 1% match ()

[Safdar Abbas, Noman Isaac, Munir Zia, Rubeena Zakar, Florian Fischer. "Determinants of women's empowerment in Pakistan: evidence from Demographic and Health Surveys, 2012–13 and 2017–18", BMC Public Health](#)

5

< 1% match (Internet from 02-Jan-2019)

<http://deankarlan.com/wp-content/uploads/2018/05/Designing-Social-Protection.pdf>

6

< 1% match (Internet from 27-Oct-2015)

http://en.wikipedia.org/wiki/Lab_Pe_Aati_Hai_Dua

7

< 1% match (Internet from 08-Nov-2019)

<http://urduhindipoetries.blogspot.com/2014/05/allama-iqbal-inspirational-poetry.html>