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Effect of BISP'S Unconditional Cash Transfer Program on Women Empowerment in Gilgit Baltistan

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ARTICLE DETAILS	ABSTRACT
History: Accepted 12 Marc 2021 Available Online March 2021	<i>Benazir Income Support Program (BISP) is a targeted unconditional cash transfer program initiated to provide financial support to poor and vulnerable women for smoothing and cushioning the negative effects of slow economic growth. The present study aims to find out the effect of unconditional cash transfer BISP on women's empowerment. We analyze women's empowerment through exploring the effect of unconditional cash transfer on household decision making, their independence, status of women in the community and their freedom from domestic violence. We interviewed 20 beneficiaries among which 10 respondents belonged to district Gilgit whereas the remaining 10 were the residents of district Nagar the data was analyzed using thematic analysis. Purposive sampling was used for data collection and respondents were traced through snowball sampling technique. The findings aver that BISP has improved the household decision making of women, increased women independence at limited level and decreased domestic violence, however, minimal effect was observed on women's status in society.</i>
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1. Introduction

Cash transfer programs are considered as one of the vital tools to alleviate poverty (Fiszbein & Schady, 2009). Although the significant impact of cash transfers on poverty reduction is debatable but these programs are gaining much credibility in developing countries around the world (Bassett,

2008). According to Ali (2007), development or economic growth depends on three major factors. First is the creation of employment opportunity. Secondly, skill development and enhancing the capabilities of people should be focused. The third factor focuses on social safety nets which are essential for development and lastly, people's wellbeing must be ensured through the provision social protection. The purpose of social safety nets is providing help for those who are poor and vulnerable (Devereux & Sabates-Wheeler, 2004; Morduch & Sharma, 2002), so that they can live a better and protected life and can struggle to fight poverty (Pujiartini & Purwaningsih, 2020). These safety nets not only improve social and economic status of poor but also improve their political participation (Radey, McWey, & Cui, 2020). In this way social safety net programs also contribute to minimize crime rates and riots (Mulia, Schmidt, Bond, Jacobs, & Korcha, 2008; Swanson & Belden, 2018).

Benazir Income Support Program (BISP) was launched in July 2008 by the Government of Pakistan, as one of the leading safety net institution in Pakistan. Under this program a targeted unconditional cash transfer program was initiated by focusing on poor and vulnerable women with an immediate objective of consumption smoothing and cushioning the negative effects of slow economic growth. While evaluating the impact of Benazir Income Support Programme (BISP) in Pakistan, Afzal, Nawazish, and Arshad (2019) stated that the social safety net programs help people to reduce their financial insecurities and decrease their short- term stress. Among these programs, cash transfers are more common means of ensuring welfare of the poor (Naqvi, Sabir, Shamim, & Tariq, 2014). Cash transfers may be conditional or conditional depending upon the factor which is under consideration (Lagarde, Haines, & Palmer, 2009). For instance, majorly conditional cash transfers target education and health of children where the beneficiaries have to spend the allocated money solely on education and health of the children (Attanasio, Battistin, Fitzsimons, & Vera-Hernandez, 2005; Skoufias, Parker, Behrman, & Pessino, 2001). Whereas, in the case of unconditional cash transfers there is no restriction of spending the money on a particular thing, which means that the beneficiaries are free to decide where to spend (Haushofer & Shapiro, 2016). Beside the cash transfers some other means of welfare include subsidies on food (Saini, Sharma, Gulati, Hussain, & von Braun, 2017), health and education (Aguero, Carter, & Woolard, 2007), energy (Salehi-Isfahani & Mostafavi-Dehzoeei, 2016), water and housing (Golan, Sicular, & Umapathi, 2015) and other public welfare programs (Aguero et al., 2007).

In Pakistan social safety nets have become vital due to the prolonged phase of stagflation which has made them a necessity (Mumtaz & Whiteford, 2017). According to (Arshad, 2011b), when economic growth is higher the 'trickle-down effect' did not take place due to which the necessity of social safety net programs particularly poverty alleviation programs became essential for Pakistan. To mitigate the situation, Pakistan has adopted several programs among which one of the most widely spend is Benazir Income Support Program (BISP) launched in 2008.

Empowerment has become one of the most widely used development terms (Batliwala, 1994), therefore conceptualizing women's empowerment, economists consider empowering women as a vital key to attain development and is considered as the best way to increased economic growth (Bishop & Bowman, 2014). For Instance, Duflo (2012) stated that "while development itself will bring about women's empowerment, empowering women will bring about changes in decision-making, which will have a direct impact on development". Discussing about women's decision making power Sikod (2007) argued that the lack of women's decision making power in household activities is one of the major barriers in acquiring gender balance that ultimately becomes a hurdle for increased

economic development (Budhwar, Saini, & Bhatnagar, 2005; Goyal & Parkash, 2011).

Social protection refers to helping and protecting poor and vulnerable who are unable to meet their needs for survival (Devereux & Sabates-Wheeler, 2004), such as children (Handa, Devereux, & Webb, 2010), women (Mehrotra & Biggeri, 2002), disables (Lixiong, 2009), older people (Bloom, Jimenez, & Rosenberg, 2012), the displaced and the sick (Adato & Bassett, 2009). Social protection overlaps with various food security, livelihoods and human capital interventions (Devereux, 2016). Consequently, there are several ongoing debates about which intervention better constitute social protection and which category they fit under (Harvey, Holmes, Slater, & Martin, 2007).

Social protection includes all private and public initiatives which protect or try to protect the poor and vulnerable by providing them financial assistance (Barrientos & Hulme, 2009). In such way social protection initiatives reduce the economic and social vulnerability of people against livelihood risks (Norton, Conway, & Foster, 2002). In addition to this, the rights of marginalized people are also protected which ultimately helps them in enhancing their status (Marcus & Wilkinson, 2002). Social protection is theoretically considered as a 'state-citizen' contract because usually the state provides it. In such contract both parties have rights and responsibilities to each other (Harvey et al., 2007).

Unconditional Cash Transfer (UCT) and Conditional Cash Transfers (CCTs) are the two major types of cash transfers to the poor households and particularly poor women (Baird, Ferreira, Özler, & Woolcock, 2013). In both types, there is certain eligibility criterion that beneficiaries have to meet (Salehi-Isfahani & Mostafavi-Dehzoeei, 2018). According to Fiszbein and Schady (2009) CCTs are those programs which always have a condition attached with them. Under this program most of the time the beneficiaries are subjected to invest in children's education or health (Fernandez & Olfindo, 2011). Whereas, under UCT programs, there are no conditions attached and the beneficiaries are free to invest the cash according to their own choice (Baird, McIntosh, & Özler, 2011). This cash aims to fulfill the day to day needs of households and usually the recipients of Unconditional cash transfer programs are women (Baird, Ferreira, Özler, & Woolcock, 2014). UCT programs are assumed to be more beneficial for women recipients, as they give them access and control over a certain resource with freedom in decision making (Arshad, 2011a).

2. Methodology

2.1 Population and Sample Selection

The population under the present study was those women who are the beneficiaries of BISP's Unconditional Cash Transfer Program. The sample size was 20 among which 10 respondents belonged to district Gilgit whereas the remaining 10 were the residents of district Nagar. Purposive sampling was the sampling technique of the research. Respondents were traced through snowball sampling technique.

2.2 Instrument

The research is qualitative in nature. Interviews were conducted to gather data from the respondents which were semi structured. The interviews with the respondents were face to face.

2.3 Data Analysis Procedure

Thematic analysis is used to analyze the data. The data is incorporated into four major themes which include: household decision making, independence, status in the community and freedom from domestic violence.

2.4 Data Analysis

In the present study the data is analyzed through thematic analysis. The data was incorporated into four major themes which include:

- Household decision making
- Independence
- Status in the community
- Freedom from violence

Through these themes the researcher has explored the effect of unconditional cash transfer on women empowerment and its contribution in making them empowered.

2.5 Household Decision Making

In response of the question, either woman in study area are participating in decision making or not? Data revealed that 35% of the respondents were positively responding the statement and they were participating in decision making while rest of the women i.e. 65% said that they are not involved in decision making at household level.

According to the literature, one of the major factors which lead women towards empowerment is decision making power. Those women who make their own decisions and take actions are able to get more empowered. Although in this postmodern era women have more influence over the decision that effect their lives however, in a male dominated society the decision making power within the family mainly lies with the male members. Therefore, women are still marginalized and less empowered in such societies.

The present study aimed to find that whether the cash transfer improves the decision making power of women or not. In this regard, the researcher found that women only have decision making power over the use of that particular cash, besides that most of the household decisions are taken by the household head of the family majority of who were males. In the present study only 3 out of 20 respondents claimed to be household heads among which 2 were widows and 1 was married. Majority of the respondents claimed that they do make minor household decisions even prior to getting this cash and yet they believe that cash transfer under BISP has helped to improve their decision making within the household. However, they also argued that the major decisions of the family are taken by the male members either their husbands or elder sons. For instance, a respondent shared that

“I decide about where to spend the cash allowance but when it comes to other major decisions of the family my husband is the one whose decisions matter the most”.

While contrary to these responses, some respondents also said that the found no significant change in their decision making power owing to the little amount received under the BISP. As one of the respondents shared that

“My husband used to fight for the money that I get under BISP and he even beats me several times but I always refuse to give him that money. Although this cash helps me a lot to fulfill some primary needs of my children but I don’t think so it

has contributed to improve my decision making power at all”.

The researcher found that being able to have control over the cash and to decide about the spending of that cash gives them enough confidence and a sense of dignity. A number of the respondents in this context shared that prior to getting this cash they use to borrow money from their husbands for every little need which sometimes embarrasses them. After receiving this cash they have now been able to meet their needs by their own and this contributed well to enhance their self-confidence. They said that whenever they get the cash they bring some food items or any household accessory which gives them a feeling of dignity that they are also contributing in meeting household expenses.

It was also found that most of the cash was spent on food items, children's education or health which shows that women rarely spent the allocated cash on themselves. Therefore, this cash has very little and sometimes does not affect the decision making power of women. In this context some respondent shared that most of the time it is pre-decided that they have to spend this fund on their children school fee and for buying books and copies. They don't believe that this cash has affected their decision making power more positively. Therefore, in this regard things are almost the same as they were before getting the cash because they have now been responsible to pay the school dues and other educational expenses of their children. That is why they are unable to spend the received cash on themselves.

In addition to this it was also found that the beneficiaries living in joint families spend the unconditional cash on their in-laws. For instance, a respondent said that

“My father in law is paralyzed since last three years and my mother in law is also sick therefore, all the money that I get from BISP goes in their medication. My elder son withdraws the money from ATM and purchases medicines for his grandfather. A very little amount which lefts behind is spent on my younger child's education such as buying books and copies. She further added that “I don't think this cash transfer is enough to increase my decision making power”.

From such responses the researcher found that women do not mostly spend money on themselves rather they prefer to fulfill the needs of their children and family as a whole. Although the cash given by the BISP helps the family to meet their instant needs yet it is not particularly benefiting the women to make her more empowered. However, as far as the decision making power is concerned, the beneficiaries have gotten an opportunity to decide about household expenses and they can negotiate about the household expenses with their husbands. Even though the cash transfer is making the women able to take minor household decisions yet, 90% of the respondents believed that the allocated cash is contributing in enhancing their decision making power. Hence, it can be said that the program has positive effect on women's household decision making power.

2.6 Independence

Even though the right to freedom of movement is universal right but women in several parts of the world face restrictions on their mobility. The literature states that money can contribute to enhance a woman's freedom of mobility. In the present study the researcher aimed to find out whether the cash under BISP effects the mobility of its beneficiaries or not. In this regard the researcher found that very few beneficiaries from the selected sample have positive effect on their

mobility due to the given cash. Most of the beneficiaries had a view that the allocated cash is not enough to bring a positive change in their mobility or has a little effect. Regarding their freedom of mobility few participants shared very positive responses. Those were the women who became able to make savings and started small entrepreneurial activities with the help of the money they have been receiving under BISP. For instance a respondent shared that

“I believe that the amount given by BISP has contributed a lot to enhance my mobility as I have started a small business of selling second hand garments. I visit the city market and after every two or three months and buy clothes at cheaper prices”.

Furthermore, regarding the involvement in the community, some beneficiaries shared that due to this cash they are now been able to save some money as well. In the study area i.e. Gilgit Baltistan women use to gather every Sunday for ‘Tanzeem’ which is a small manual money saving mechanism. Few respondents also shared that after receiving this cash they participate in tanzeem and try to save some money for the future. Whereas, majority of the respondents shared that their mobility has been increased a little more as whenever they withdraw the money from ATM, they go to the market to buy edibles and other necessary things for their children and household. According to them this also gives them a sense of dignity that they sharing their husband’s burden and now they can also contribute in the wellbeing of their families.

In addition to above responses some counter responses were also noted by the researcher. For instance a respondent shared that

“I don’t feel any major difference in my mobility before and after getting this cash. My mobility is not restricted and I am free to go out whenever I want”. I think that this cash is very little to bring any major change in our traits or personalities because almost all of the cash goes in household expenses such as food or sometimes educational expenses of children”.

Similarly most of the respondents when asked about the contribution of cash in enhancing her mobility, shared that the money which they receive under BISP becomes only enough to meet the primary and most urgent needs of their children especially health needs. So there is no money left which could make any change in their personal life regarding increased mobility or starting any entrepreneurial activity. Moreover, majority of the respondents had a view that the cash is not directly contributing to enhance their mobility and independence rather it is contributing for their family’s well-being as a whole.

Some responses were also noted where the beneficiaries themselves have handed over their ATM cards to their elder sons or their husbands because they needed the money more. For instance a respondent shared that

“I do not spend this money of myself rather I spend on my elder son’s education that is doing graduation and lives in Karachi. I have handed over my ATM to him and he uses the money to meet his educational expenses. I am happy that this program is helping my family but it does not have any direct impact on me because I don’t spend this money on myself”.

Furthermore, respondents when asked about improvement in mobility and social life due to cash transfer, majority had a view that money is not enough to bring any major changes particularly in their lives. They shared that although the cash that they receive under BISP has contributed in meeting their household needs but they found no such difference in their social life or freedom of mobility. Majority of respondents also shared that they used to get involved in community activities even before getting this cash. The beneficiaries had a view that the cash transfer program has indeed helped to improve their family's well-being but they do not see any major difference in their personal lives separately. Hence, the researcher has analyzed that the social life of majority of respondents has been improved due the cash transfer program as they are participating in community programs and 2 participants have also started a small scale business as well. However, some participants also had a view that the cash is not enough to bring any major change in their lives in terms of social involvement and mobility. They argued that the amount is very little hence it can only meet some household expenses and educational expenses of their children.

2.7 Status in the Community

This theme will reflect the contribution of unconditional cash transfer in improving the status of beneficiaries in the community. If quantitatively distributed, 65% of the total respondents said that the given amount has no contribution in improving their personal status whereas, 35% respondents had a view that cash transfer program has contributed enough and has made a positive difference in their status within their community.

One of the beneficiaries who was able to start a small clothing business, shared that

“I have stated a small second hand clothing business within my home which is running well, my neighboring women are getting inspired and they always appreciate my idea of running this small business. This enhances my confidence and thus I believe that cash under BISP has contributed a lot in improving my status within my community”.

Another respondent who was able to participate in local Tanzeem (money saving institution) due to that cash assistance provided by BISP, shared that

“In our area women use to gather on every Sunday for Tanzeem (money saving program) where they also discuss ideas about improving their lives. Before getting this cash under BISP, I rarely participated in tanzeem because I do not have enough money to save there. However, now I have been able to participate actively in this activity and until now I have saved enough money. Therefore I can say that this cash has contributed enough to improve my status in the community”.

Such responses reflect that only those women who were able to save some of the money or could use in a productive way like a small entrepreneurial activity, were glad that cash under BISP has contributed enough to improve their status within the community. On the other hand, majority of the respondents shared that the given cash hardly becomes enough to fulfill their daily needs. In addition most of the women spend the cash on their children's education and health.

Therefore, in contrast to the above responses, some respondents were also of the view that

this cash program has not been able yet to make any difference in their status within the community owing to the very less amount of money. According to those respondents the money becomes only enough to meet the urgent needs of their family and does not contribute well to bring them out of poverty and making women more empowered. The money that they receive under BISP program becomes hardly enough for meeting the important household needs such as food, health and their children's education. Although most of the women were owner of that money but they cannot spend neither save it for themselves because of the other important needs of family. The respondents shared that whenever there is any money left, they spend it on children educational expenses mostly stationery. They said that unfortunately the cash is not enough to bring any change in their personal lives or to improve their status in the community. Yet they were thankful for the program that at least their family is able to meet their emergency needs.

In this context a respondent shared her experience of not being able to spend the cash provided under BISP on herself due to which she believes that the cash is not helpful to improve her status in the community. She said that

“The grant that I receive helps me and my family in meeting the most necessary needs such as food, health and education of my children. I do not spend that money on myself rather I believe that spending more in my children's education will benefit me more in the future. The respondent further said that “I don't think this cash has brought any kind of change in my status in the community because I have never spend the grant on myself and unlike few other beneficiaries I have not been able to invest the money in any kind of small business”.

This shows that this grant considerably helps their families to meet the educational and health expenses. It does not really affects their personal decision making power neither improves their status in the community. Most of the respondents shared that they do not spend the money on any unnecessary object or even on themselves therefore, they don't find any change in their status because of this cash. Yet most of them were satisfied that it helps them in meeting the educational expenses of their children.

The researcher has analyzed that majority of women prefer to spend the given amount on education of their children or on health expenses of their family members. Therefore, the cash could not affect their well-being directly as in terms of improved status in the community or increased decision making. Whereas, the beneficiaries who spend the money on themselves specially investing in any business or even save for the future, were positive about the contribution of cash in improving their status in the community.

2.8 Freedom from Domestic Violence

This theme will analyze the effect of unconditional cash transfer on domestic violence that whether it has helped to reduce the domestic violence or not. Literature states that such programs sometimes also induce domestic violence in the of husbands aggression when they try to control the resources of their wives i.e. allocated cash under any social protection program. In the present study the researcher found that 65% respondents were of the view that cash transfer has helped enough to reduce domestic violence whereas, 20% respondents were against this view. In addition, 15% of the respondents answered that they were not sure whether the cash has any effect on reducing domestic violence. Majority of responses showed that the cash under BISP has a positive effect on reduction of

domestic violence.

Majority of respondents said that they believe the cash has helped them and their families to overcome stress by enabling them to meet their economic needs. They added that prior to getting this cash they used to borrow money from my husband for every little need. Sometimes when the husband runs out of money they start shouting at their wives and their behavior also becomes very aggressive. They were quite satisfied that after getting this cash their husbands rarely find any excuse to shout at them or to indulge in a fight. Therefore, they said that yes the cash which they receive under BISP has helped enough to reduce domestic violence.

In this context a respondent shared that

“Before getting this cash I and my husband often argue over how to meet our household expenses and what would be the priorities. The argument sometimes gets bit serious which created disturbances in our family. But now I am happy that the cash I receive under BISP program helped us to meet some of our vital expenses like children’s school fee, uniform and stationery. In this way I believe that this cash has helped to reduce domestic violence”.

While contrary to this few participants shared that they share good terms with their husband and also they are the head of household as they themselves decide about all the household matters. They said that their spouses are cooperative and had never been aggressive to them. They believe that their husband’s attitude towards them has even got better after they started receiving this cash but they do not find any effect on domestic violence because in their case it didn’t exist.

There were also some counter responses which highlighted that there can also be some adverse effects of cash transfer. These effects can create tensions between spouses which could sometimes turn into any kind of domestic violence. For instance a respondent shared that

“My husband squanders money and always tries to get control over the cash that I receive under BISP program. He use to fight and even beats so that I can give that money to him but I always refuse because I had to pay for my children’s school fee and other expenses. Although this cash helps me a lot to meet my expenses but it also affects me adversely”.

Some respondents also shared that although they have full control over the cash but mostly they have to spend the cash on their children’s educational expenses. As the amount is quiet low so it becomes hardly enough to meet few needs whereas, sometimes their spouses expects that they should manage to pay for more household expenses. Due to this they often argue and it creates an environment of disunity among them. In this context they think that unconditional cash has some adverse effects as well.

In addition to above responses some beneficiaries when asked about the effect of unconditional cash, responded that, they do not find any difference regarding domestic violence. The two respondents which had such response were widows and one of them was divorced and was living with her parents. One of the widow women responded that

“My husband died four years ago and I am living with my three children. I haven’t faced any adverse effect due to cash until now and neither can I say anything about its effect on domestic violence”.

As the majority of respondents agreed that they feel the reduction in domestic violence after getting this cash. The researcher thus analyzed that unconditional cash transfer is significantly helping its beneficiaries by reducing domestic violence. Majority of the respondents were also found to have no adverse effect because of getting this fund. In this way it can be said that unconditional cash transfer is contributing to empower women by giving them freedom from domestic violence.

3. Discussion

The present study aimed to find out the effect of unconditional cash transfer of women in two districts of Gilgit Baltistan: Gilgit and Nagar. The collected data was divided into four themes which include: household decision making, independence, status in the community and freedom from domestic violence. Incorporating the data into these themes, the researcher tried to find out the contribution of the cash transfer in improving the well-being of women and making them empowered.

While finding the effect of cash transfer on household decision making of women, the researcher analyzed that the beneficiaries have found an opportunity to invest their money on their families and they themselves decide when and where to invest. Prior to getting this cash those women were less able to participate in meeting their household expenses. Whereas, after getting the cash allowance which made them participates in full filling household needs, they became more able to take decisions as well. In this context Kabeer (2010) stated that poverty leads women towards disempowerment because when they are unable to meet the basic needs they become dependent. Consequently, it can be analyzed that unconditional cash transfer program has contributed to increase the decision making power of its beneficiaries.

Secondly, the aim was to find out the effect of unconditional cash transfer on women’s independence in terms of freedom of mobility and choosing to invest money in any entrepreneurial activity. The researcher has analyzed that mobility of those who have full control over the money has been increased due to this cash. In addition to this the researcher found that only 10% participants from the sample were able to start an entrepreneurial activity. This also depicted that the money given under BISP is not enough to bring any major change in their lives. As some of the respondents also shared that do not find any major difference in their mobility after getting this cash, owing to the small amount of money. In this context Thomas (1990) stated that contrary to men, the resources owned by women are mostly utilized for the improvement in their children’s education, health and nutrition. Therefore, the cash transfer does not become enough for the most poor beneficiaries to bring any major change in personal lives in terms of increased mobility and participation in entrepreneurial activities.

Thirdly, the aim was to find out the improvement in the social status of women due to the unconditional cash transfer. The researcher found that very few women who were able to save some money from given cash or who have started entrepreneurial activity were glad that the cash under BISP has contributed a lot to improve their status within the community. Whereas, majority of the women were having a view that given cash is not enough to bring any major change to their status in the community. According to them the cash only fulfills the basic needs i.e. food, clothing and

education of their children. Blattman, Green, Annan, and Jamison (2013) found that in Uganda although the cash transfers to poorest and marginalized women have contributed to increase wealth and income of beneficiaries but it has no effect on women empowerment in terms of household decision making, status in the community and freedom from domestic violence. This shows that sometimes cash transfer programs fail to achieve their target by not benefiting the beneficiaries directly. In the view of (Garikipati, 2008) this is called the “impact paradox” where economic assistance targeting the women benefits the household but the women themselves may not get empowered.

Lastly, the present study aimed to find out the effect of unconditional cash transfer on domestic violence that whether it has been reduced due to this cash or not. Along with this the researcher also aimed to find out the adverse impacts of unconditional cash transfer program on its beneficiaries. The researcher analyzed that majority of the respondents view that given cash has helped to reduce domestic violence majorly husband’s aggression. This has also contributed to reduce their stress level. Likewise, Adato, Roopnaraine, and Becker (2011) stated that cash transfers are now a regular source of income which helps the beneficiaries to improve their well-being by reducing their stress levels and increasing their self-confidence. However, while finding the adverse effects of cash, the researcher has analyzed that few participants do face some adverse effects where domestic violence has been increased due to this cash. This mostly occurs when husband tries to get control over the cash allowance and when the wife resist to it, husband opts violent behaviors. According to Devereux (2013) cash transfers sometimes induce household tensions and domestic violence which effects the wellbeing of beneficiaries negatively.

In addition to above findings, the researcher has explored some loop holes of the program. Among the most important one was that some of the beneficiaries did not deserve because the household does not fall in the poverty scale defined under BISP. Their income was good enough to meet the substantial needs of women and her family. While conducting the research, the researcher also found that there are also a large number of poor households and particularly women who deserve but are not the beneficiaries of BISP’s unconditional cash transfer program. This is due to the improper survey mechanism and implementation of the program along with some political interests where the political party leaders or assistants register the women as program’s beneficiaries by asking them to vote for their party. Furthermore, the staff of the program sometimes favors their relatives and register them as BISP’s cash transfer beneficiary no matter the meet the eligibility criteria or not. Due to such reasons the program becomes unable to work effectively and bring a change in the lives of deserving women.

4. Conclusion

The idea of social safety nets and social protection programs is to provide economic assistance for those who are poor and vulnerable. Benazir Income Support Program is one of the major programs providing social protection to the poor particularly children and women. The present study focuses on BISP’s unconditional cash transfer program under which the beneficiaries who are married, widowed or divorced women receive an amount of 5000 (PKR) in a 3 month duration. The aim of this program is to empower women by providing them economic assistance. The study whereas, aimed to find out whether the program is contributing to enhance women’s empowerment in practice or not. The researchers have analyzed women’s empowerment through exploring the effect of unconditional cash transfer on household decision making, their independence, status of women in the community and their freedom from domestic violence.

It can be concluded from the findings that cash transfer is contributing to improve the household decision making of women. Those who had full control over the cash grant were also likely to take decisions about the spending of cash. Likewise, the mobility of women has also been increased due to cash transfer. Although the increase in mobility was limited to going for collecting cash grant and visiting market to buy edibles or other household items. While in contrast, the contribution of unconditional cash transfer to increase women's status in society was found minimal. This is because most of the women do not spend money on themselves rather they prefer to spend on their children or for the betterment of family as a whole. In addition, according to the majority of respondents the cash grant is not enough to initiate any small business which could improve their status in the family and in the community as a whole. Similarly, few adverse effects of cash transfer were also discussed by the respondents. In a nut shell, the unconditional cash transfer although works properly but is not fully meeting its objective i.e. empowering women because women are not able to spend the money on themselves owing to meeting their children's or family needs as a whole. The beneficiaries would be able to benefit from this program more, if BISP strengthens its other conditional cash transfer programs for health and education which are currently inactive in Gilgit Baltistan.

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