

Socio-economic Impacts of Benazir Income Support Program's (BISP) Unconditional Cash Transfer (UCT), in Quetta Balochistan

Dr. Mumtaz A. Baloch¹, Zunaira Aziz², Abdul Qadir³

Abstract:

This study analyzed information gathered from 200 women/beneficiaries of Benazir Income Support Program in Quetta District of Balochistan in Pakistan in order to determine socioeconomic impacts of Benazir Income Support Program (BISP). Information was collected through household survey questionnaire, group discussions and semi-structured personal interviews. Through the Statistical Package for Social Sciences (SPSS), we analyzed the data using the descriptive statistics such as, frequency distribution and percentages. The findings of this study revealed that the randomly received amount was mostly (utilized on basic food items. However, utilizing the amount, very few (5%) of women started small-scale business, at household level. Based on findings, we recommend that there is great need to increase the UCT amount. In other words, the recognized (holding the Poverty Score Card) poor/beneficiary of BISP will remain below the poverty line, according to the country's poverty definition. Thus, there is a need to provide incentives to poor women according to their needs, problems and potential.

Key Words: BISP, Unconditional Cash Transfer, Socio-economic Impacts; Balochistan.

¹ Assistant Professor, Department of Social Work, UoB, Quetta

² Student of M.A Social Work, UoB, Quetta

³ Lecturer, Department of International Relations (IR), University of Balochistan, Quetta.

Introduction:

Benazir Income Support Program is a wide ranging program for social and economic uplift of the poor women in Pakistan. It is unlike the Zakat Programme and Rural Support Programs (RSPs), in Pakistan. BISP provides grants for the uplifting of poor people's socioeconomic conditions that eventually means to alleviating poverty (Magsi, 2014). The Benazir Income Support Program (BISP), the *Zakat* Program and the Pakistan *Bait-ul-Mal* (PBM) program are the three major programs in the second category. All formal programs use similar sources of financing, have different targeting methodologies and have different levels of benefits and program administration (Khan and Qutub, 2010).

BISP seems to be one of the largest support programs in Pakistan to alleviate poverty (Magsi, 2014). BISP has not only directed towards financial assistance but also initiated free educational facilities for poor and vocational trainings to deserving women. It is due to this reason that poverty has always been placed as the first target of any Millennium Development Goals (Sachs, 2006). SPDC (2005) also articulated that compared with the other Provinces of Pakistan, Balochistan is the poorest province where 63% of the population subsists below the poverty line (26% in Punjab, 29% in Northwest Frontier Province (NWFP), and 38% in Sindh). In addition, out of 30 districts in Balochistan, 24 are among the poorest districts of Pakistan and their socio-economic indicators lag behind than the rest of the country (BRSP, 2007; Baloch, 2010, 2014). It is assumed that the socio-economic conditions of poor women are likely to be better improved through this program. This study was an attempt to find out the impacts of BISP which seemed to have contributed in eliminating poverty throughout Pakistan. This study can contribute and enhance the knowledge of policymakers, development planners, practitioners, academics, general readers and other stakeholders.

Benazir income Support Program is working in the following regions of Balochistan such as, Quetta, Nushki, Kalat, Khuzdar, Turbat Kech, Hub Lasbela, Sibi, Zhob, Gawadar, Dera MuradJamali Nasirabad, Dera Allah Yar Jaffarabad, Usta Mohammad Jaffarabad, Lorlahi, Pasni Gawadar, Kharan, Mastung ,

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and Chaman Qilla Abdullah (<http://www.apnakotaddu.com/benazir-income-support-programme/>).

Study Area:

Balochistan is the most resourceful province of Pakistan. However, it is Pakistan's poorest province in terms of human development indicators (Balochistan Economic Report 2008). According to a survey conducted by the Benazir Income Support Program, over 60% of the people of Balochistan, and about 45% of people across the country, live under the poverty line (BISP, Survey 2008). Quetta District was selected for this study. Out of 12,000 beneficiaries in Quetta only 8,000 were verified (BISP head office Quetta, December, 2015). We took a list of beneficiaries and applied the simple random sampling.

Methods of Data Collection and Analysis:

This is a descriptive research. It is designed to explain to what extent the Benazir Income Support Program Unconditional Cash Transfer (UCT) has impacted the poor women households. The sampled population for this research consisted of 200 beneficiary households of Benazir Income Support Program (BISP) in Quetta. Apart from key informants for instance, heads of implementing partners (NGOs), and BISP concerned officials we have managed to conduct two focus group discussions with the beneficiaries who visited the BISP's headquarter. Data was analyzed through the Statistical Package for Social Sciences (SPSS), applying descriptive statistics such as, frequency distribution and percentages.

Results and discussions:

Profile of respondents:

The outcome of the findings showed that Benazir Income Support Program's 80% of the respondents were married and 19% of them were widow. Only the 1% of them was separated. The

reason is that BISP's Unconditional Cash Transfer Program is only for the married women. For availing this opportunity the women should be married.

Out of 200 sampled population 93% of the respondents were illiterate and 6% of them were literate. The remaining 2% responses came from the respondents that they have never ever attended school because of the family limitations. Therefore Benazir Income Support Program's every next beneficiary in Quetta is illiterate.

Table 1: Respondents' profile

Description	Frequency	Percent	Valid Percent
Marital status			
Married	160	80.0	80.0
Widow	38	19.0	19.0
Separated	2	1.0	1.0
Total	200	100.0	100.0
Education			
Illiterate	185	92.5	92.5
Primary	11	5.5	5.5
Middle	4	2	2
Total	200	100.0	100.0

Field Survey, 2015

Period of Unconditional Cash Transfer:

The results demonstrated that 99% of respondents were getting the Unconditional Cash Transfer on quarterly basis (once in four months). This is the set-time by Benazir Income Support Program (BISP). In case any respondent does not get the amount on time, their amount will be saved in the office's record and will be provided later. Only one percent (1%) beneficiaries got the grant biannually "due to the late arrival of their amount".

Table 2: Frequency of Unconditional Cash Transfer (UCT)

Description	Frequency	Percent
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Quarterly availed	198	99.0
Bi-annually	2	1.00
Total	200	100.0

Field Survey, 2015

4.2 Amount of Unconditional Cash Transfer

The results show that 76% of the beneficiaries were getting Rs. 4,500 (Pakistani rupees) through Unconditional Cash Transfer, 20% of them were getting Rs. 3,000; and only 3% were getting Rs. 4,000 PKR. Thus, it shows that most of the respondents were getting exact amount which Benazir Income Support Program is giving through UCT.

Table 3: Amount of Unconditional Cash Transfer

Description (Amount disbursed in Pakistani Rupees)	Frequency	Percent
3,000	41	20.5
4,000	6	3
4,500	153	76.5
Total	200	100.0

Field Survey, 2015

The impacts of Unconditional Cash Transfer (UCT):

The results revealed that Unconditional Cash Transfer (UCT) supports 96% of the respondents in their social life (basic food items). While around 4% of beneficiaries take support from it for economical means for instance, a few women started small-scale business at household level (opened shops and beautify parlors and engaged in cottage industry i.e, embroidery). The findings revealed

that the highest majority of the beneficiaries could not start any sort of business from the amount of UCT. Only a few beneficiaries started small scale business at household level because the amount was not sufficient therefore, its utilization was limited to basic needs (table 4).

Table 4: Socio-economic impacts of Unconditional Cash Transfer (UCT)

Description	Frequency	Percent
Social	193	96.5
Economic	7	3.5
Total	200	100.0

Field Survey, 2015

Utilization of UCT’s amount:

The majority of women explained that the “*UCT amount is meager to start any meaningful business. However, we have made it happen.*” “On the other hand, the key informants (implementing partners/NGO heads and BISP’s concerned officials), explained during the interviews that most of the beneficiaries had utilized the UCT’s amount to fulfill their basic needs (basic food items). UCT’s amount is to some extent helping the UCT beneficiaries for daily needs. The results showed that 95% of the respondents were using their Unconditional Cash Transfer’s amount to buy the basic food items for instance, flour, cooking oil, tea and sugar; where as 2.5% of the beneficiaries also used their amount on the education of their children (paying school fee) and 2.5% utilized it to buy affordable medicines and visit doctors.

Table 5: Social impacts of UCT

Description	Frequency	Percent
Basic Food items	190	95.0
Education	5	2.5
Health	5	2.5

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Total	200	100.0
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Field Survey, 2015

4.5 Impacts from receiving Unconditional Cash Transfer

The findings revealed that 85.5% of the respondents felt many positive impacts through UCT. They get food on time now as compared to previous times. Whereas 14% explained that it had improved their living standard because they were not having any source of income. After getting this amount they are no more asking people for the fulfillment of their basic needs. Thus, most of the respondents felt that it positively impacted their social life as they were utilizing the amount for food.

Table 6: Overall impacts of UCT ‘before’ and ‘after’

Description	Frequency	Percent
Living standard improved	28	14.0
Positive impacts	172	85.5
Total	200	100.0

Field Survey, 2015

BISP’s main objective is to alleviate poverty. However, this program has so far not achieved its goals because beneficiaries are just using it for daily life needs. They could not save any amount to start a business; with an exception, a few (5%) of beneficiaries started business at household level.

Benazir Income Support Program is a good program for fighting against poverty in Baluchistan. “According to World Bank’s Poverty Head Count Analysis for 2015, if people earn \$1.25 per day so they are living under the poverty line” (<http://www.dawn.com>). Although BISP is working for the welfare of women but there are so many unprivileged women who are not aware about this program. Many of the women do not have access to it because of illiteracy and not knowing the use of Benazir Debit

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Card. There is no age limit in this program and any age group of women can avail this opportunity. Even if we calculate the number of people that earn 2\$ per day, still many fall under poverty line. Observations revealed that the amount is not enough for bringing people out of poverty.

Conclusion and Recommendations:

The BISP's UCT program has been working to improve the lives of poor women in Pakistan. The program has been giving the women financial incentives to help them in their social and economic needs. The study reveals that the majority of women used the UCT amount to fulfill their basic needs. In addition, few women used the program to pay for their children's school fees and for health purposes. However, a little proportion of beneficiaries of the program used the incentives to start a business at a household level. The basic criticism underlying the UCT program is the meager amount of money paid to the women. The amount is too little to make any substantial difference in the lives of people in Balochistan as the majority of population lives below the poverty line. Third world countries like Pakistan have very little safety nets while in the developed countries the safety nets are guaranteed. The BISP program provides a kind of safety net to the needy and underprivileged people even if the paltry sum of Pakistani Rupees 4,000 needs to be revised. The reduction of poverty and inequality are painful issues for developing countries and it might take many years to overcome these predicaments.

One of the weaknesses of the study reveals that married women received larger proportion of UCT program while it is perceived that the program mainly assists the widows. The quality of the program can be enhanced by increasing the UCT amount given to beneficiaries. Since the majority of beneficiaries are illiterate, therefore the beneficiaries can be educated and made aware of the program. The program can further include the women who are not part of the UCT. The monitoring and evaluation system needs to be significantly improved to avoid unnecessary discrepancies in the program.

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