

**BENAZIR INCOME SUPPORT PROGRAMME, WOMEN  
EMPOWERMENT, UNCONDITIONAL CASH GRANT AND LOAN IN  
ISLAM. A CASE STUDY OF MUZAFFARGARH**

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**ABSTRACT:**

Poverty has become one of the most widespread phenomena affecting the human race on the globe. Islam encourages people to help the poor. All the governments and international organizations are trying to cope this problem and fighting hard to bring their people out of the poverty. Micro finance schemes, social support programs and social safety nets have been introduced globally, especially in the developing and underdeveloped countries. In Pakistan, Benazir Income Support Program was introduced by Pakistan People's Party government in 2008 and it is working to provide some financial support to the poorest communities. Following study makes an attempt to find out whether or not BISP has played any role to empower the beneficiary women in the social structure. The study also measures whether Islamic perspectives of individuals helps them?

## 1. Introduction:

“Islam is an idea. It has been described as ‘perhaps the only idea of its kind in today’s world’ (Beedham, 1994, p. 3). Islam emerged as a religion of humanity, equality and justice. Equality and equity are the key features of Islamic theology. Islamic seeks equal status of Muslim state without any discrimination of creed and color. State is supposed to be responsible for the betterment of its people. Supporting its poor people is obligatory for the state and Islam has taken welfare of its people so seriously that Zakat is one of the five pillars of Islamic ideology. Initially Zakat was introduced as a willful support by the rich Muslims, but it was declared obligatory for the people who meet a prescribed criterion. Zakat as a part of the basic principles indicates how seriously Islam takes the welfare and wellbeing of its people. Islam gave an honorable status to women in the society. Women are free from a lot of duties that men are bound to perform but that does not deprive women of its rights. Protecting women is a duty for the Muslim state and society especially when she lives under difficult circumstances and there is nobody to take care of her and to empower her. This empowerment process has been addressed differently during different eras of Muslim history and Muslim countries like Pakistan.

Women empowerment is a significant subject in the fields of social sciences for last many decades both in terms of academic debate as well as applied aspects by the practitioners and policy makers in the field. There are a lot of policies and initiatives adopted in the different parts of the world aiming at the empowerment of women. Woman is the one of the most beautiful creation in the world. It has been blessed with all the faculties that man has. In Pakistan context the women contrary to men is living in misery. She is molested at her workplace, maltreated, and victimized and faces torture at domestic level. She is undoubtedly facing violence and extreme discrimination. She is refused from having economic, social, political, and financial rights. She goes through painful phases to gain her basic rights. She has lost her right to education that was her right from her birth and off course nothing plays more powerful role empowering women as education does. It provides her with a broader spectrum, extends her mental capabilities and makes her self-sufficient in financial professional terms. There are number of factors that may affect the lives of females either directly or indirectly in society e.g. literacy, poverty and inequality, feudalism institutional quality, unawareness of social and political rights, cultural hindrance and importantly wrong religious interpretation about women empowerment and negative role of media.

Women empowerment is taken as strengthening females and to provide them opportunities for a better life, also to enable and capacitate them to use their faculties and potential for the betterment of families and themselves as well as for societal improvement. Woman’s empowerment cannot be taken as one-time phenomenon, or it is not a short-term gain which influences the life of female temporarily. This is a long-term process and women only is not supposed to execute it rather the entire family needs to participate in it.

Social assistance programme are becoming more popular in the developing countries over last few years. Many countries have adopted conditional cash transfer programme to reduce current and upcoming poverty traps, these countries include, Malawi, Bangladesh, Morocco, South Africa, and Pakistan. These cash transfers supply opportunities to household to invest in health, education and improve living standard. Social aid explains the social empowerment that is used to understand a phenomenon through which sagacity of autonomy and self-sufficiency is achieved. Moreover, it would change the individual and collectively social relationships and strengthen the institutions that may protect the individual from poverty. The current research aims to explore the effects of unconditional cash transfer that these women receive from the

government of Pakistan under the program named as Benazir Income Support Program (BISP) which is the biggest support initiative by the government of Pakistan.

## **2. Review of Literature:**

Social assistance programme were the main focus of developed nation for decades, but recently unconditional cash grants became more popular and have been used in many parts of the world. Antonopoulos (2013) examined initiative regarding social protection programme in developing countries that ensure equality in job opportunities, choice of work, wages and proper placement in skilled and semi-skilled labors. Government support especially cash grants have become admirable with each passing day responding to low income of people and their helplessness. Cash grant to vulnerable families is not only helpful to raise their income but also the utility patterns and their personal growth. It also empowers them to decide their likings towards consumption.

Social security came into being to approach the community that was uncovered by existing social security nets and formal people's protection departments and it was adopted by funding agencies as an important part of "Neo Liberal" schemes. This concept till now has no alternative and taken differently by different governments and organizations. It has been taken pragmatically by different stakeholders on ideological grounds as a larger economic protector, responding to human miseries to save human from danger and social justice (Gentilini & Omamo, 2011). At Initial level poor states hesitated to start social protection fearing their people to become dependent and were afraid of burden on their financial budgets. But now the countries with the lowest income have the social security plans (Devereux, Roelen, & Ulrichs, 2015).

Doller and Gatti (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.

Aryan et al. (2009) observed that in Iran empowerment of the women has put a very strong and positive impact on women related departments and has put a negative impact on religious institutions. It has strengthened women economically, politically, and economically. Xavier and Mari (2014) analyzed that micro finance schemes have produced new work and business opportunities. An estimated number, 68.3 % of a Tamil Nadu village population was given work opportunity that not only improved their living standard and as well as they started their utility practices. They started using the articles that were they did not use previously.

Dolan (2004) in Uganda observed that women employment rate in Uganda is as low as 10%. Women are normally never offered a job or at an exceptionally low wage. It becomes very painful for them keep life running without any safety net or financial support by the government. Slater, et. al. (2009) observed that in few cases cash grants put a very healthy impact on the entire social setting. It increases the income of the people overall in the area as the grantees change their spending pattern and consumption habits. It increases the demands and in return the supply also improves. The poor families pay for transport, lose the bread and butter for the day along with paying for the consultancy fee to the doctor in case of sickness. In such situation's safety nets have played a vital role in rescuing these families from such conditions. It is also

clear that these cash transfers are also playing role for the preventive health care. This cash transfer is also helpful in antenatal postnatal care and for better nutrition. Miller, et al, observed that from 2007 to 2008 the children engaged in “Mchinji unconditional transfer program” the sickness level was reduced up to 23% as compared to those who were not receiving cash grants.

Baird, et al. (2009) referred their research in Malawi that reflects that cash grants to schoolgirls has reduced the rate of early marriage. HIV phenomenon has decreased up to 12 %, in the Zomba area where these cash transfers were introduced prevalence HIV was up to 22 per cent which higher than national level which was 18 per cent. Devereux, 2007 and Slater, R. et al, 2006 found the evidence that small grants have encouraged and helped the poor communities to look forward and start long term plans for the income generation. These grants have not only changed their lifestyles but also their thinking patterns.

Levy (2006) narrated that there is no evidence that could prove the impact of cash grants at macro level in national growth neither positive nor negative. It is also important to note that poor segments of the society contribute very little at the macro level economy. It is only projected that if the household income this segment of society is increased up to 5% it will give a raise to national economy 0.12%. Barrientos and Niño-Zarazúa (2011) observed in several countries that cash grants have positive impact on reducing child labor though it has adverse impact at some places. As early school dropout is mainly associated with child labor so these cash grants can directly have a strong impact on the reduction of child labor.

Holmes and 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.

### **3. Methodology:**

This study focused on primary data generated by household survey of female beneficiaries of BISP in Muzaffargarh. To address our research questions, the study captured voices of those poor women who get assistance from BISP. The empowerment of these women would be measured through this study, whether it enhanced their self-reliance or self-recognition. It is also one of our concerned to check their participation in decision making and to access the resources for their domestic use. In order to sever the purpose, we used face to face survey method for data collection. A self-administered tool was designed for data collection from the female beneficiaries of BISP in Muzaffargarh. We randomly selected 400 female beneficiaries of BISP in Muzaffargarh.

This district comprises of four tehsils namely, Muzaffargarh, Kotaddu, Alipur and Jatoi. The Punjab province divided into two regions such as Upper Punjab and Southern Punjab. There are total 38 districts of this province and southern Punjab considered as the less develop area of this province while there are some poorest districts which are Rajanpur, D.G. Khan as well as Muzaffargarh. The study is conducted in the three tehsils of district Muzaffargarh namely Muzaffargarh, Kotaddu and Jatoi. These localities with high concentration of poverty are focused for current study as the population of these areas fulfills the criteria to be included in Benazir Income Support Program (BISP).

**4. Result:**

**Table 1: Percentage distribution of respondents with respect to age and education**

Variable	Frequency	Percent
<b>Age</b>		
18-25	52	13.0
26-35	56	14.0
36-45	82	20.5
46-55	117	29.3
55 and above	93	23.3
<b>Education</b>		
Illiterate	237	59.3
Up to Primary	119	29.8
Up to Matric	35	8.8
Above Matric	9	2.3
<b>Total</b>	<b>400</b>	<b>100.0</b>

The table 1 describes the age wise distribution of the respondents. It reflects that maximum number of respondents belong to the age cohort 46 to 55 which is 29.3 percent of the total sample. 23 percent of the respondents are from the age group 55 and above. That means above 50 percent of the respondents are above the age of 45. Lowest percentage is of the age group 18 to 25 which is just 13 percent. The table also explains the education wise distribution of the respondents. It denotes that most of the respondents are illiterate which is just below 60 percent. Only 11 percent of the respondents are matriculate or above in education while around 30 percent are primary pass. The respondents were also asked that what they think about loan in Islamic perspective. Majority of the respondents (86%) reported that having loan in not against Islam. We also asked that giving money to help someone is according to Islam or not? It was found the majority of the respondents (88%) were in favor of giving money to other for help them.

**Table 2: Mean difference of women empowerment by selected variables**

	Sum of Squares	Df	Mean Square	F	p
<b>Difference of women empowerment by Educational Status of female beneficiaries</b>					
Between Groups	2615.109	3	871.703	810.923	.000
Within Groups	425.681	396	1.075		
<b>Total</b>	<b>3040.790</b>	<b>399</b>			
<b>Difference of women empowerment by monthly income female beneficiaries</b>					
Between Groups	2631.131	3	877.044	847.801	.000
Within Groups	409.659	396	1.034		
<b>Total</b>	<b>3040.790</b>	<b>399</b>			
<b>Difference of women empowerment by age of female beneficiaries</b>					
Between Groups	2402.784	4	600.696	371.901	.000
Within Groups	638.006	395	1.615		
<b>Total</b>	<b>3040.790</b>	<b>399</b>			

Analysis of variance was computed to measure the difference of women empowerment within educational status of women. Table 2 represents that there is a significant difference of women empowerment within educational status of women ( $F(3, 396) = 810.923, p < 0.001$ ). Furthermore, post hoc Duncan test was applied to detect whether higher educational status represents higher level of empowerment among women receiving unconditional cash grants. The results show that women with above matric educational certification ( $M = 14.11$ ) have higher level of empowerment ( $p < 0.001$ ) comparing with illiterate ( $M = 4.66$ ), up to primary ( $M = 7.76$ ) and up to Matric ( $M = 12.11$ ) educational status of women receiving unconditional cash grant.

The table also shows the empowerment and betterment in women status with a rise in income. The beneficiaries who have some additional source of income, manifest a more empowered status and a better living style with a better approach towards life. The higher the income level of women, higher the empowerment of women receiving unconditional cash grant. There is a difference of women empowerment by age, status of women receiving unconditional cash grant. However, for old aged persons, this grant may work more efficiently. Further, the post hoc Duncan test revealed that the higher the age of women, higher the empowerment of women receiving unconditional cash grant. As the mean value in of the age 55 and above is highest i.e. 10.48 and the mean value of the age cohort 18-35 is lowest i.e. 4.00.

**Table 3: Simple linear regression for women empowerment**

Model	Unstandardized Coefficients			
	$\beta$	SE	t	p
Constant	-3.372	.409	-8.244	.000
Unconditional Cash Grant	2.409	.098	24.567	.000
R	0.776			
R <sup>2</sup>	0.603			
Adj. R <sup>2</sup>	0.602			

Simple linear regression was computed to explore the relationship of unconditional cash grant on women empowerment that leads to socio-economic empowerment of women in a deprive societies. The table 3 shows the results from regression analysis which reveals that unconditional cash grant ( $\beta = 2.41, t = 24.57$ ) has significant positive effect on women empowerment ( $p < .001$ ). The explained variation of this regression is 60% that is model is reliable and it can endorse some policies that help society to ensure women empowerment through cash transfer or to provide opportunities regarding their employment.

**5. Discussion:**

As observed by Antonopoulos (2013) about the role of safety nets in improving people’s income level, lifestyles, utility patterns and coping their helplessness and protecting them against poverty current study coincides the findings of Antonopoulos regarding the role of cash grants in the empowerment of poor communities. Like Craig and Potter’s (2005) study, this study found the social security nets and people protection departments are the best approaches without any substitute or alternative. The current study also found similar argument from the research by Aryan, et al. (2009) that women empowerment is the most important question of today’s world as it has far reaching impacts on women and their families and the departments related to women. Some studies also found the same viewpoint that these cash grants have an

extraordinarily strong link with poverty reduction as well strengthening the women about decision making and adopting healthy lifestyle at household level. These cash transfers help the government to bring the people into mainstream and from social exclusion to social inclusion. It reveals that most of the beneficiaries had no identity card before being the part of social security network. It is an indicator to their social inclusion. By empowering them financially the governments can meet their most desirable goals like social harmony, social, political, religious rights, equality justice and peace in the society for all its citizens. Baird, et al. (2009) also supports the findings of this study that these cash grants empower the women and strengthen them about decision making as it has reduced early marriage of schoolgirls. Study confirmed the arguments by Levy (2006) that no impact of these cash grants was measured at macro level. As most of these studies are done at micro level and it is very high to measure the impact of cash grants at macro level.

## **6. Conclusion:**

The above study was done in district Muzaffargarh which is one the most marginalized and poor districts of Punjab. This study shows a very positive impact of Benazir Income Support Program (BISP) on the lives of the women who are receiving unconditional cash grants from the governments. It has put very healthy impacts on every segment of the women's life who are receiving these grants. It has helped them to live a better life as it gives them an opportunity to spend this money on their personal well-being, health, education of the kids, overall family well-being. This support has supported them to avail and enjoy their will as never before. It has strengthened their status within the family and in their surroundings. It has made them economically and socially independent. Though the amount they receive is very scanty, yet it has added to their family income up to 30 percent. The study also conclude that respondents were in favor of helping other in accordance with Islam.

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