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Empowering Women through Social Safety Nets: Evidence from the Benazir Income Support Program in District Bhakkar

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Abstract

Benazir Income Support Program (BISP) is the biggest Cash Transfer Program in Pakistan, and was supposed to enhance the condition of the poor, especially women empowerment. The current quantitative study assessed the effects of BISP to empower women in Bhakkar district. To this extent, the collection of primary data on the basis of 320 households through self-administered questionnaires spread over the four tehsils of Bhakkar district i.e. Bhakkar, Darya Khan, Mankera and Kallur Kot. The research was used to estimate the effects Average Treatment on the Treated (ATT) in the Propensity Score Matching (PSM) method. Empirical results suggest that the positive effects of BISP cash grants on the Labour Force are highly significant in women employment, their holdings in cash, enrolment of girls in school, and right to vote of women. This study can offer great insights when it comes to how BISP should influence household welfare and social-economic growth by focusing on women within social safety nets, which can be of great help to policymakers that want to make the best out of cash transfer programs in such environments.

Keywords: Benazir income support program; social safety net; women empowerment, propensity score matching; impact evaluation

Introduction

Every government needs the right of social protection to all the citizens living within its territories. OECD has described what it refers to as social protection as, what it is, as follows: A combination of policies adopted by government authorities which will allow the poor and vulnerable to address extreme poverty and control of risk, better (OECD, 2009). Safety nets expand the productivity and work situation of the poor, expand their income and create an old relationship between short-term survival processes and long-term development improvement.

During 2010, Benazir Income Support Program (BISP) was created by an Act of the Parliament (Government of Pakistan, 2017). Since its introduction, BISP expanded rapidly. Currently it is the biggest cash transfer in Pakistan. Its beneficiaries grew over the years with 1.7 million families as compared to 5.24



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million families by 2017. BISP annual grand payment climbed to Rs. 115 billion in 2017 as compared to the figure in the year 2009 of Rs. 16 billion. The quarterly cash grant under BISP was also raised successively higher with the amount ranging between Rs.3000 and 4834 in 2009 and 2017 respectively (Government of Pakistan, 2017). Benazir Income Support Program (BISP) is a social safety program in Pakistan which tries to support the neediest and most marginalized groups in the society. Established in 2008, BISP has also helped to alleviate the level of poverty and the general living standards of millions of households within this country. Combined with cash, skills, and livelihood training, BISP has motivated women, children and the elderly to escape the poverty stream and attain economic freedom. BISP also aims at supporting the beneficiaries in boosting their social and economic conditions by implementing several development programs besides offering the means of income. Such projects are health and education projects, vocational training and access to microfinance opportunities. BISP has come far in leveling the standards of living of people in need and transforming society in Pakistan into a more open and unbiased place by solving the outrageousness of poverty and inequality, at the fundamental downright cause. This has been acknowledged all over the world as a successful poverty alleviation program and it has become one of the fundamentals of social welfare in the nation. The development theorists are of the opinion that women are central in dictating the status of development within any kind of society. Women empowerment as one of the crucial world concerns has been marginalized on Millennium Development Goals (MDGs). This coincides with the world realization that real development is not possible without the liberalization of the girls/women of the world (Hassan and Ahmad, 2014). By so doing, the social protection is essential to enable the poor especially women achieve the sustained level of development. Also, by giving women social safety nets, i.e., access to healthcare, education, and financial aid, women leave the poverty cycle and become more helpful to the community. These measures not only enhance the lives of women but also impact the whole nature of the country in terms of its growth. Hence it is not only a moral obligation to invest in social safeguards of women, but rather a strategic one in the name of sustainable development. Women will be more willing to invest in their communities and families, which leads to a growing chain of success as long as they have the resources and support needed to succeed. Through this, nations can in turn experience a notable boost in their overall developmental outcomes as long as they put an increased emphasis on the empowerment of women via the use of social safety nets. Finally, taking care of women and their wellbeing should not be done on altruistic grounds, but it should also represent a wise long-term investment in future success and stability of a country.

The central goals of the research will be:

- To assess BISP impact on women's employment status.
- To estimate BISP impact on women's right to cast a vote.
- To gauge BISP impact on the availability of cash up to Rs 600 to females.
- To evaluate BISP impact on school enrollment of girls aged 5-15 years.

Literature Review

Oxford Policy Management (2015) analyzed impact report provided by the BISP in Pakistan in the year 2015. The sample consists of 7759 observations that were chosen by a multi-stage sampling process. To estimate the Local Average



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Treatment Effect, the Regression Discontinuity method was utilized. Based on the findings of the report, it was found that the BISP had a large impact on the empowerment of women, but it had a limited impact on the amount of food consumed by adults. With regard to multidimensional poverty, the data similarly demonstrated a downward trend, with the percentage falling from 85% in 2011 to 77% in 2015.

Arshad (2014) focuses on the critical analysis of how specific social protection schemes and adequate service delivery system could be used to empower the women in the developing nations and in the Malaysian perspective specifically. Another fact emerging in the literature reviewed is that economic aid and welfare programs like cash transfer and subsidized services have been implemented extensively but the real benefit of economic aid and welfare programs are leading to a better access of education, health and economic opportunities by women.

In their article, Peterman et al. (2019) address how social safety nets (SSNs) can be used to advance gender equality in the African contexts. The literature review reports that although SSNs, including cash transfer, public work schemes, and food aid, have been reported to positively specific outcomes of economic empowerment, education and health of the women, the gender-specific implications of these schemes have proven frequently to be dependent on both the design and implementation. The authors further note, that SSNs may minimize the difference between gender when designed to meet the special needs of women and their vulnerabilities, i.e. through the use of gender-sensitive targeting, time burdening, and inclusion of women. Yet the current review is also warning that unless gender integration is an intentional element, SSNs will be likely to reify gendered disparities in unintended ways or without achieving their most far-reaching effects.

With the use of the Pakistan Penal Household Survey (PPHS) 2010, Nayab and Farooq (2012) conducted an analysis to determine the effect that the BISP has on the well-being of households. The Propensity Score Matching approach was utilized in the research investigation. In the study, it was discovered that the BISP had a favorable but insignificant impact on the reduction of poverty, the enrollment of children, and the employment status of women. Additionally, it was shown that the BISP had a considerable and favorable impact on the expenditures that households made for food and health care.

Devereux (2002) discusses the ability of social safety nets (SSNs) to tackle the problem of chronic poverty, as well as the extent to which the latter offer some long-term solution, as opposed to mere palliative. Through the literature reviewed in the paper, I have noticed that SSNs, including cash transfers, food assistance, and work of service programs can significantly help to reduce the immediate costs of poverty and deterioration of the quality of life in the long run. Nevertheless, according to the author, although SSNs can in the short term seem promising, the tools do not cure the chronic poverty. Devereux points out that sustained reduction of chronic poverty by SSNs requires the supplementation of the SSNs with wider structural reforms which involves investment in livelihoods, education, and health. The paper further notes that SSNs ought to be designed in way that focuses on developing human capital and developing long-term prospects so that the poor can come out of the poverty trap.

Antonopoulos (2013) examines how the role of social protection systems is changing and how it can be used as a step forward to achieving gender equality.



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The literature conducted indicates the change in emphasis on traditional safety nets, directed to the immediate elimination of poverty, to the economic empowerment approach that aims at structural causes of inequality. The paper reviews some of the possible social protection schemes such as cash transfers and public work programs and highlights the role of incorporating gender-sensitive measures that have the capacity to empower women both economically and socially. Antonopoulos underlines that although social safety nets reduced poverty and vulnerability, in order to improve their effectiveness in ushering change on existing gender based disparities, policies to empower women by increasing their agency, access to productive resources and equal opportunities must be included. The purpose of the descriptive study that Malik et al. (2013) carried out was to investigate the role that BISP plays in the alleviation of poverty in District Peshawar. The primary data was acquired through the use of a questionnaire administered to fifty female enrollees. The data were presented in the form of tables, charts, pie charts, and bar graphs, and the study interpreted the key correlations using these visual representations. Based on the findings of the study, it was determined that the Benazir Income Support Program has a favorable impact on the beneficiaries' standard of living and plays a very important role in reducing the beneficiaries' level of poverty. The study also revealed that a majority of the female enrollees reported an improvement in their access to necessities such as food, education, and healthcare as a result of receiving financial assistance from BISP. Additionally, the data showed a significant decrease in the number of households living below the poverty line after enrolling in the program. Overall, the findings suggest that BISP is effectively fulfilling its mandate of reducing poverty and improving the quality of life for marginalized populations in District Peshawar.

In Pakistan, Hou (2011) conducted research to evaluate the impact that women's decision-making authority has on the utilization of reproductive health care services. The purpose of this inquiry was to empower women through the utilization of BISP, and it was carried out with that objective. The outcomes of the study indicate that men have a significant degree of influence over the extent to which women make use of health services. The findings of the study suggested that the decision-making power of women to obtain basic health services has increased as a result of interventions such as Waseela-e-Sehat of the Bangladesh Institute of Social Policy (BISP). This was the conclusion reached by the conclusion of the study. In addition, the findings of the study demonstrated that when women are given a greater degree of decision-making authority within the household, they are more likely to seek out and make use of reproductive health care services for themselves and their children. There has been an improvement in the overall health and well-being of women in Pakistan as a result of this shift in power relations inside the institution of the household. A significant contribution to the advancement of gender equality and the empowerment of women to make their own decisions regarding their health has been made by the introduction of programs such as Waseela-e-Sehat.

Data and Methodology

Four tehsils in District Bhakkar were utilised for this study: Bhakkar, Darya Khan, Mankera, and Kallur Kot. The two groups that will be used in this study are the treatment group and the control group. The households in the control group will



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be poor and have per capita spending less than Rs. 3030, which is the poverty line in Pakistan based on the cost of basic needs in 2017. The households in the treatment group will be those that receive benefits from the BISP. Three hundred and twenty families were chosen on purpose to take part. The sample size of 320 households was chosen by dividing the 80 households from each tehsil into 40 poor households that receive BISP benefits and 40 poor households that do not receive BISP benefits. There will be the most statistical strength and the least amount of variation between the groups if there are equal numbers in each one (Banerjee, 2015).

The Propensity Score Matching (PSM) approach incorporates Propensity Score formulated by the Rosenbaum and Rubin (1983). The logistic regression is used to obtain propensity scores. Probability of belonging to a beneficiary is the regress and variable. The household features of the variable of the pretreatment vector are; sex, schooling and earning status of a family head, that of a cripple family member presence, dependency ratio, family size, female to male ratio, persons behind each room, a Pakka house, small and large animals in number and house with and without a toilet.

$$\ln \left(\frac{b_i}{1 - b_i} \right) = \beta_0 + \beta_1 gh_i + \beta_2 edh_i + \beta_3 emh_i + \beta_4 disble_i + \beta_5 drto_i + \beta_6 fse_i + \beta_7 frto_i + \beta_8 prom_i + \beta_9 hmat_i + \beta_{10} sani_i + \beta_{11} lani_i + \beta_{12} tolt + e_i \quad (3.1)$$

ATT effect of the BISP can be estimated as a difference between the expected outcomes in the case of matched beneficiaries(r_1) and matched non-beneficiaries(r_0) (Rosenbaum and Rubin, 1985)

$$ATT = E\{r_{1i}|b_i = 1\} - E\{r_{0i}|b_i = 0\} \\ = E\{r_{1i}|p(X_i)\} - E\{r_{0i}|p(X_i)\} \quad (3.2)$$

In this case, (r_{1i}) and (r_{0i}) are the possible responses of randomly chosen beneficiaries and non-beneficiaries respectively. The resulting difference between these is known as treatment effect that indicates the consequence of utilizing BISP to the empowerment of women. The variables that are considered as the outcome are; the employment status of women, right of given a vote of women, possession of cash up to Rs.600 of women to their spouse, and enrollment of girls of the age window of 5-15 years in the school either in primary or elementary level.

Results

This section provides an in-depth analysis of the results obtained from the propensity score approach. According to the data presented in Table 4.1, the likelihood of being a beneficiary is greater for homes that are headed by females than it is for households that are headed by males. In addition, the outcome of the logistic regression demonstrates that families headed by females are 8.01 percent more likely to receive help from the Basic Income Support Program (BISP) than households headed by males. It is shown in Table 4.1 that the probability of getting picked reduces by 3.71% for every unit that is added to the head's educational level. Additionally, it demonstrates that the employed head of the home is responsible



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for a 3.38 percent decrease in the probability of the household being a beneficiary.

Table 4.1: BISP's Determinants: Logistic Regression

Covariates	Log odds	Odd ratios	Probability %	Std. Err.
Sex of Head	0.6723	1.9588	8.01	0.3872
Schooling of Head	-0.1443	0.8656	-3.71	0.0432
Employment status of Head	-0.2388	0.7876	-3.38	0.3018
Presence of Disable	0.7573	2.1324	8.66	0.4105
Dependency Ratio	0.6049	1.8310	7.53	0.2513
Family Size	0.7444	2.1051	8.56	0.1526
Female to Male Ratio	0.2930	1.3405	5.62	0.2594
Person Per Room	-0.0631	0.9388	-4.01	0.1085
Household Material	-0.2248	0.7987	-3.43	0.2770
Number of Small Animals	-0.3375	0.7136	-3.08	0.0839
Number of Large Animals	-0.4415	0.6431	-2.78	0.1170
Toilet	-0.2760	0.7588	-3.26	0.2693
Constant	-3.1131	0.0445	-4.26	0.9912
LR chi2(12)		103.18		
Prob > chi2		0.0000		
Pseudo R2 (McFadden)		0.2326		
Log Likelihood		-170.2191		
Number of Observation		320		

Source: Author's Calculations

It also demonstrates that having a disabled family is likely to be a beneficiary by 8.66 percent. Table 4.1 goes further to explain that a unit increase in dependency ratio leads to the possibility of being a beneficiary by a household by 7.53%. It also explains that a unit increase in family size is associated with the probability of beneficiary which improves by 8.56 per cent to that family. It also asserted that the relationship between female to female-to-Male ratio and probability to be a beneficiary is increasing when it goes up by a unit. In the current research the number of persons per room also has no considerable influence on the possibility to be a beneficiary. Table 4.1 indicates that chances of being beneficiary reduce by 3.43 among the households with a house constructed with brunt brick, stone, or cement. It also demonstrates that the ownership of small animals has unfavorable relation with the probability of being a beneficiary. It also reveals that the ownership of large animals is also adversely connected to the possibility of being a



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recipient of BISP.

According to table 4.1, households that have toilets have less chances of benefiting with BISP as compared to households that do not have toilets. It also gives an account that the likelihood of the access to benefits in the household with a toilet decreases by 3.26 %. The Table 4.2 reveals the average treatment effect of BISP on the empowerment of women. It indicates that in the nearest neighbor matching, on average 23.75 percent more of the beneficiary females work in exchange of money compared to the non-beneficiary females. In Kernel matching, 18.21 percent more females of beneficiaries are employed in earning income. It indicates, too, that a greater number of beneficiary females (by 13.12 percent) find it easy to convert Rs. up to 600 to cash relative to non-beneficiary females under nearest neighbor matching. Part of kernel matching reveals that 9.67 percent of the beneficiary females can easily reach up to Rs.600 cash compared to non beneficiary females.

Table 4.2: Average Treatment Effect of BISP

Outcome Variables	Nearest Matching		Neighbor		Kernel Matching	
	ATT(%)	Std. Err.	T-stat	ATT(%)	Std. Err.	T-stat
Female Job Status	23.75	0.0875	2.71	18.21	0.0757	2.40
Cash Available to Females	13.12	0.1005	1.31	9.67	0.0905	1.07
Right of Voting	34.37	0.1028	3.34	32.31	0.0908	3.56
Girl's School Enrollment	15.01	0.0798	1.88	14.42	0.0787	1.83

Source: Author's Calculations

Table 4.2 reveals the fact that that with nearest neighbor matching 34.37 percent of beneficiary females voted as compared to non-beneficiary females. Although it is evident under kernel matching, there is 32.31 percent increase in the number of participant beneficiary females who voted. Further, in Table 4.2, it is explained that whereas, under nearest neighbor matching 15.01 percent more beneficiary households allow girls to attend schools. It further expounds that in kernel matching, there is an increase of 14.4 2 percent more numbers of beneficiary households who permit their girls to attend schools.

Conclusion and Policy recommendations

The current research assesses the role of BISP in women empowerment. Data of the primary research is gathered using questionnaire on 320 respondents, with the use of purposive sampling on beneficiaries and non beneficiaries of the BISP initiatives. Average Treatment on the Treated (ATT) effect is estimated using The Propensity Score Matching (PSM). The current study reveals that the BISP cash grant exerts an important and positive association on the employment status and right to vote of the women. Another favorable consequence of the intervention is cash holding by the female and school enrollment of girls. It is imperative that the government establish programs that promote the development of skills for women living in rural areas. This would enable these women to gain employment and



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provide financial support for their families. It is also necessary for the government to initiate the establishment of small-scale industries in rural areas. These industries include hand embroidery, dressmaking, clothing designing, pot manufacturing, cutlery, and sports supplies, among other things. Females living in rural areas who are capable of working but are unable to do so due to a lack of resources will have the opportunity to find employment as a result. The empowerment of employed women will result in their being able to hold more cash in their hands and exercise their right to vote during elections.

On the other hand, the government needs to implement the educational policies that are the most child-friendly in order to raise the number of girls who are enrolled in primary schools. There is a need for the government to establish separate schools for females in rural areas, which are located in remote areas away from major towns. In addition to this, it should educate and make its inhabitants aware of the significance of higher education for women. There is also the possibility that the provision of educational bursaries to females can increase the interest of low-income families in sending their daughters to school.

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