

**THE IMPACT OF CASH TRANSFER ON
WOMEN EMPOWERMENT: SOME EVIDENCE
FROM BISP**



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the Degree of Master of Philosophy in Economics and Finance**

By

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All praise to Allah who is the lord of the worlds, the most beneficent, the most merciful. He didn't only give us the guidelines for success in this world and the hereafter but also provided a practical example via our beloved Prophet Muhammad (S.A.W.W) who serves as light in the darkness.

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Last but not least, after the completion of my work I firmly believe that after giving our best, our hopes shall lie on Allah alone for He is the only one takes thing forward.

ABSTRACT

The underlying study aims at investigating the impact of cash transfer on women empowerment by employing decision making, voting rights, and women mobility as an indicator of women empowerment for the household data. To analyze this impact Regression Discontinuity Design (RDD) has been employed for the study. Each indicator of women empowerment has its characteristics. The data (both beneficiary and not beneficiary) has been collected by BISP in 2016 through an interview survey of both male and female of same household, covering 11,358 household across Pakistan for impact assessment using multi-stage sampling framework. This data set give comprehensive information on environment services, energy and Socioeconomic indicators including poverty, women empowerment, labor market dynamics etc. Various study used this data set to evaluate the impact of BISP on different socio-economic indicators, women empowerment, food security, livelihood strategies and fuel choices. Beyond changes in the household decisions, giving this transfer directly to women will serve to empower women by increasing their economic and social power within the household and society. The finding of the study indicates that there is a positive relationship between cash transfers and women empowerment. BISP cash transfers have positive and significant on women mobility. Results also show that women can go alone for the income generating activities. Overall, the study concluded that access to resources is the most important factor to increase women empowerment.

Keywords: Cash transfer, Women empowerment, BISP, regression discontinuity design

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CHAPTER 1

INTRODUCTION

Several factors that can enhance the level of women empowerment and their role in the intra household decision making has been investigated by gender equality literature (Inglehart et al., 2005).Across the world feminist theories and empirical research have determined four important factors that can enhance of empowerment of i.e., socioeconomic development, increasing gender moralist attitude that reframe economic development into a cultural process of human development , historical legacies and political traditions (Alexander and Welzel, 2013).

Strategies that increase the women economic empowerment are examined as the direct way to decrease poverty and gender equality that will lead towards growth. According to Kabeer (2008) social protection programs are the important determinants to decrease poverty and vulnerability. Women are freely participating in doing paid work at home. The gender equality goal of the United Nations Millennium Development Goals (MDGs) demands equality for both male and female. According to Thakur et al.(2009) developing countries behave different towards women rights and they have certain barriers for women that limit their chances and rights.

Social protection program like BISP provide cash transfer to women directly that raise their empowerment status i.e. Participation in the income generating activities outside the home and their decision making power (Bandiera et al.,2012; Chughtai et al.,2015;Haushofer and Shapio ,2005).

Cash transfer program like BISP give the opportunity to women to allocate the resources efficiently and also such programs remove the economic barriers of women. The social protection program in Brazil, Argentina, Mexico, South Africa, Nicaragua and Bangladesh has shown that after getting the cash transfer women of mentioned

countries has shown increasing rate towards labor market, self employment, intra household decision making and resource allocation.

According to World Bank (2017) in developing countries unconditional cash transfer programs are common for the poverty reduction. So, considering the importance of such social protection program in 2008 Government of Pakistan has introduced Benazir Income Support Program (BISP) as an unconditional cash transfer to enhance the role of women in society. The main objective of this program is to give cash to the poorest household for the household expenditures.

As an objective, women's empowerment is often takes the shape of a cash transfer program in developing countries (UNICEF, 2016). Such programs typically provide cash direct to women. The philosophy behind such programs is that cash will empower women and benefit children in ways that would not happen if cash was given to men (Bonilla, 2017). Gender sensitive programs are more likely to serve as a critical tool required to achieve the desired objectives (Doss, 2013).

Allocation of funds to women relieves the economic burden on women and enables them to meet their own needs as well as their children's needs. Such cash transfers to women are supposed to eradicate poverty, bring about gender equality, and make way for inclusive growth. Women are already active at homes, doing unpaid domestic work, tending to children, participating in businesses, etc. Social protection programs can work as effective instruments to control or reduce poverty (Kabeer, 2005).

1.1 Problem Statement

The impact of cash transfer has been analyzed along different dimension in Pakistan. However it is important to check the impact of cash transfer on women empowerment.

1.2 Research Gap

Ambler and de Brauw (2017) and Waqas and Sarwar (2019) have studied impact of cash transfer on women empowerment. Ambler and de Brauw (2017) have been measured women empowerment by using three variables, gender norms, voting rights and women mobility. They used data data set of 2011 and 2013. While Waqas and Sarwar (2019) have measured women empowerment by using decision making as proxy variable of women. This study uses all indicators of mentioned studies.

1.3 Objective

Objective of the study is to establish link between unconditional cash transfer and women empowerment by selected proxy variables for the data set of 2016.

1.4 Research question

The research objective is as follows,

Do unconditional cash transfers affect women empowerment?

1.5 Significance of the study

The current study is unique in its nature due to two reasons; past studies that have been done had limited scope and they used the baseline data sets, but the present study will use the data set of 2016 as this sample includes additional households close to the poverty threshold.

This study will assess the ways in which women are empowered after taking the cash grant. There are some determinants such as Access to resources, House hold decision making, Women's mobility and voting. Moreover this study is important because it will demonstrate how people have changed as they are getting the cash transfer and how the women of today are getting empowered. It will also show how their decision making has changed as compared to the women who were getting the cash through this program in its start.

1.6 Organization of the study

The study has been divided into six different chapters. First being the introduction of the topic, followed by the second chapter that gives a background of unconditional cash transfers and women empowerment. Literature review constitutes the third chapter. After that is the chapter covering the data and methodology in which proxy variables to be used and most appropriate methodology employed in order to get the accurate results have been discussed. The fifth chapter is based on result discussion. Finally, sixth chapter concludes the results and gives policy implications on the basis of results of the study.

CHAPTER 2

BISP WORKING AND WOMEN EMPOWERMENT FRAMEWORK

2.1 Concept of cash transfers

As stated by the World Bank every single country in the world has at least one social safety net plan in place. In the whole world there are 1.9 billion recipients of social safety programs, 19% of total sustain fee waiver, 37% receive cash transfer and 44% receive cash transfer in kind (World Bank,2015).

In recent times many countries have embraced social safety plans to support the poor households like Dibao plan in China, BolsaFamilia in Brazil and the National Rural Employment Guarantee Act (NREGA) in India. These types of cash transfer plans supply funding to poor households in the shape of cash. Janvry and Sadoulet(2006) examined in their study that these program affect only the targeted population of the country rather than at national level. Properly implemented cash transfer programs of the countries with a large proportion of population living under the poverty line will result in the major fall of poverty per unit of money fetched. Gentilini et al (2014) observed that in 2014,119 developing countries had accomplished at least one unconditional cash transfer program and 52 countries had conditional cash transfer plan. According to World Bank (2017) the number of countries providing cash transfers to poor household has been increased to 147. Fiszbein and Schady (2009) found that such cash transfer programs are essential for the reduction of poverty in the developing countries .For instance in 2009 Brazil's programs had decreased poverty headcount index from 12% to 18% (Higgins, 2012)

There exist two types of cash transfer plans; Conditional cash transfers (CCTs) and the other one is Unconditional Cash Transfers (UCTs). Eligibility criteria for receipts of both cash transfers are same and it is predetermined. Conditional cash transfers are the cash transfer plans given to the poor households on the basis that they will invest that cash in the human capital of their children. (Fiszbein and Shady ,2009). Such cash transfers are used to improve the health of the receipts and the health of their child and it could be for educational purpose. Unconditional cash transfers are the kind of cash transfers in which such restrictions are not implied. Such transfers are without any condition usually given to the women (BISP being a case in point) to improve their health and to improve their position in family. Thus UCT is a program especially for women to make feasible ingress to and control over capital and freedom in decision making.

Unconditional cash transfers are less costly because the observing costs of the funds given to receipts are lower than the conditional cash transfers (Haushofer and Shapiro,2016).

UCT is examine as more dominant than the CST because in such transfers women's are not restricted to opt ways to use cash subsidy. UCT have been implemented in various countries universally. One of the best examples of such cash transfer is Dibao program in China, which gives cash subsidy to the household which are below the settled income level. Irrespective of conditions, such programs are better than no cash transfer programs.

Baird (2014) suggested that, Nevertheless results from different studies propose that impact of CCT on human development is better than the UCT. Cash transfer program gives freedom to parents to allocate their money towards health and

well being of their children. According to Handa and Davis (2006) conditional cash transfers have two motives; in short run these programs can reduce poverty and the other objective is to human capital accumulation in long run. Literature has clear that it is not compulsory that if a country is providing cash transfers to poor households it will decrease the poverty level like in case of Dibao program, that is one of the largest minimum income cash transfer scheme in the world giving cash to poor families (Golan, 2017). Janvry et al. (2006) concluded in their study that when there comes to make decision regarding choosing the cash transfers objective of both transfers should keep in mind. If the objective is about the development of human basic necessities like school enrollment of children and basic health facility than CCT may have greater impact. upshot of the study reveals that a dollar spent on CCT is eight times more effectual than a dollar spent on UCT .Anyway the effect of CCT may be have other side. In the study Baird et al. in 2001 it is examined that in Kenya unconditional cash transfers have strong impact on enrollment of children. According to results Malawi and Burkina got positive results by providing CCT but Morocco have does not have any effect of cash transfers.

2.2 An overview of BISP working

In 2008 the Benazir Income Support Program (BISP) is an unconditional cash transfer derived by the Federal Government of Pakistan. This program endeavor to decrease poverty and encourage fair distribution of wealth specifically for those who have low income. The main purpose of this program is to provide financial assistance to those households who face excessive cost of food and fuel. Later it has developed into an unconditional cash transfer program for the poorest households. To meet main objective of BISP is to remunerate poor families to increase their purchasing power. In 2008 each beneficiary household received PKR 1,000 per month. According to

World Bank (2015) in terms of targeting performance BISP got 5th international ranking for international approval for its implementation. To recognize the beneficiary groups, BISP has acquired the instrument developed by World Bank. By Using the Poverty scored instrument 7.7 million families have been recognized as poor households and currently 5.7 million are receiving cash assistance from all provinces (Benazir Income Support Programme, 2018). Since 2011, to access the poorest household BISP has used delegate Mean Test (PMT) (Ambler and de Brauw, 2017). The cut off score measured by the PMT is currently set at 16.17. The delegate means that this test used 23 variables from the PSLM and made this cut off point. Below the cutoff point are the households that are eligible for the cash assistance above this cut off point is not eligible for this cash transfer. Though there are deviations for the poor households with incapacitate family member, Senior citizen and those who have more than four children. As per stated (BISP, 2016) 48% of the total population recipients of the cash transfer be owned by the poorest quintile in the country.

Since 2012 the payment method has been transformed from conventional mail to ATM cards issued to women with valid national identity card. At the time of its start there was no requirement from the BISP to beneficiary to make an attempt to invest in human or physical capital. Therefore the objective of the BISP is reducing the financial burden of the beneficiary families; it is probably that there would be no progress in the direction of the recipients' household becoming independent. For the recipient of the BISP the productive change of poverty is the necessary tool for the favorable outcome of social safety programs (Nayab and Farooq, 2014). During the years, BISP have been initiated some conditional interventions. The main objective behind such conditions is to increase the education level and health care and to improve livelihoods. The impact evaluation report of BISP revealed that this program

has resulted to an increase in women empowerment in Pakistan (Ambler and de Brauw,2017). As per stated by the Duflo(2012) women empowerment is positively associated with the economic growth. The increase in women empowerment due to this program is revealing the fact that this increase is due to the increase in female application for national identity card. According to Ghazdar (2011) female registration was not appropriate in the back particularly in the rural areas of Pakistan.

The increase in female enrollment indicates that women have ingress to policy making on the other side if they don't have CNIC they lose ingress to basic health facilities , education and civil provisions , Which will lead to create barriers in exercising their rights and having the power to make household decisions (ADB,2014). According to Sahi(2014) at the start of this program , 20 million women had registers themselves for CNIC. Beneficiary women having CNIC shows that participation of the women in social sector is increasing that are leading to higher empowerment (Khan and Qutub, 2010).

Furthermore, BISP evaluations reports reveal that this program has been a source monetort relied to the beneficiaries in phrase of food and health spending (Nayab and Farooq, 2014; Shehzad, 2011). In the fact of relative success of this program there is criticism on this program. Like continuous political support is needed from future government in order to be effective.(Nayab and Faarooq,2014).

Anyway, the retentivity of the program and its name even after a turn in government is a positive indication (Nabi, 2013). According to the Mccord (2009) is may be possible that the receipts of such cash transfers may develop dependency on this cash in the long run, that will be ongoing expenditure for the government. According to Slater and Farrington (2009) the main purpose of this cash transfer

program is to quicken the transition out of poverty and two major parts are: Receipts receiving the cash on time and second one is that they know the amount in advance. This will permit the receipts to plan their spending in advance and make the finest use of the accessible resources. Any hold up in payments will make the households to take credit from other measures and they will be deprived of a proportion of their cash in debt. Study of Farrington and Slater (2009) reveal that BISP beneficiaries receive cash in quarterly installments, and existing research on small installments received by households gives evidence that this small installment mostly household consumed on consumption disbursement but a huge lump sum cash transfers have a greater prospect of being used for productive venture.

2.3 Women Empowerment Framework

Paulo Freire (1921-1997) gave the concept “Pedagogy of the Oppressed”. His work was among the pioneers in the idea of women empowerment, which is emerging now so now we can trace it all back to his work. According to Freire (1974) every society has two forces, one is oppressor and the other one is oppressed. He says that it is the duty of teachers to make children, in a society aware of social injustice along with educating them, so that they become able to create means for their liberation. This concept of empowerment also originated from other sources as well. According to Whitmore (1998), empowerment is an interactive progression through which people experience social as well as personal change; it’s also about giving enough resources to people, which can have affect on the communities, they are living in and also their own personal lives. According to Wallerstien (1992) it is a journey through which people obtain political, economic and social power to free themselves from the injustice of society. Empowerment itself can be a state in which communities and people get hold of the problems that have certain affect on their lives (Rapport, 1987;

Zimmerma, 1995). According to Sushama (1998) Empowerment of women is basically a condition in which women are completely free to participate in all the economic and social affairs of day by day life. Empowerment creates the required circumstances in which women are free to employ government programs that have certain affect on their lives (Aspy and Sandhu, 1999; Patricia et al, 2003).

Sophie (2007) defined women empowerment as it is not only having the resources and opportunities but it is more about bringing social and personal change by utilizing these available opportunities and resources. Hence, women empowerment is not just an event, infarct it's considered to be a reframing process of increasing the capability of women to make individualistic decisions about social as well as personal life and also to govern their needs.

In general empowerment is consider as both an outcome of substantial access and to be in charge of decision making, available resources and process of change (Enlarging the procedure of women's capability of making choices and freedom to act)(Kabeer,2001;Datta and Kornbeg,2002).Accordingly , the concept of empowering women has twofold representation; On one side it is decision making of women with regard to control and access of resources at household, community and politically and on the other side it is reframing procedure to make a choice and take action. As a process of change, there are two other concepts that cannot be disassociated from the concept of women empowerment; one of them is capability of women to act and the second one is about the power structure of women in household decision, society and community.

We can understand the idea of empowerment much better if we conceptualized it with educational, social, psychological, political and economic

empowerment of women. As Pathak (2003) describes that, women empowerment basically means increasing opportunities of education for women so that they become capable enough to take decisions regarding their own lives and their families as well. There are different types of empowerment, Sirvastav (2001) define social empowerment of women, and this type of empowerment covers the areas of gender inequality that exists amongst women and men within a society. Moreover, the process of advancement in women's political interests is the political empowerment (Pam Rajput, 2001; Tiwari, 2001). In addition to that they describe Psychological empowerment as process in which women increase their high interest , personal gain and motivation in national programs like health problems, politics and education and agricultural matters.

Nevertheless all definition of women empowerments shows that it a heterogeneous concept, which has different modules and assumes that it is a process from being underpowered to becoming empowered. Combining all concepts of women empowerment, we propose that it a mixed process which involves individuals as well as collective awareness and beliefs. Women empowerment concept cannot be recognize by a single definition. But It can be understood with reference to the particular requirements of the people who have some thirst for empowerment (Kabeer, 2005).

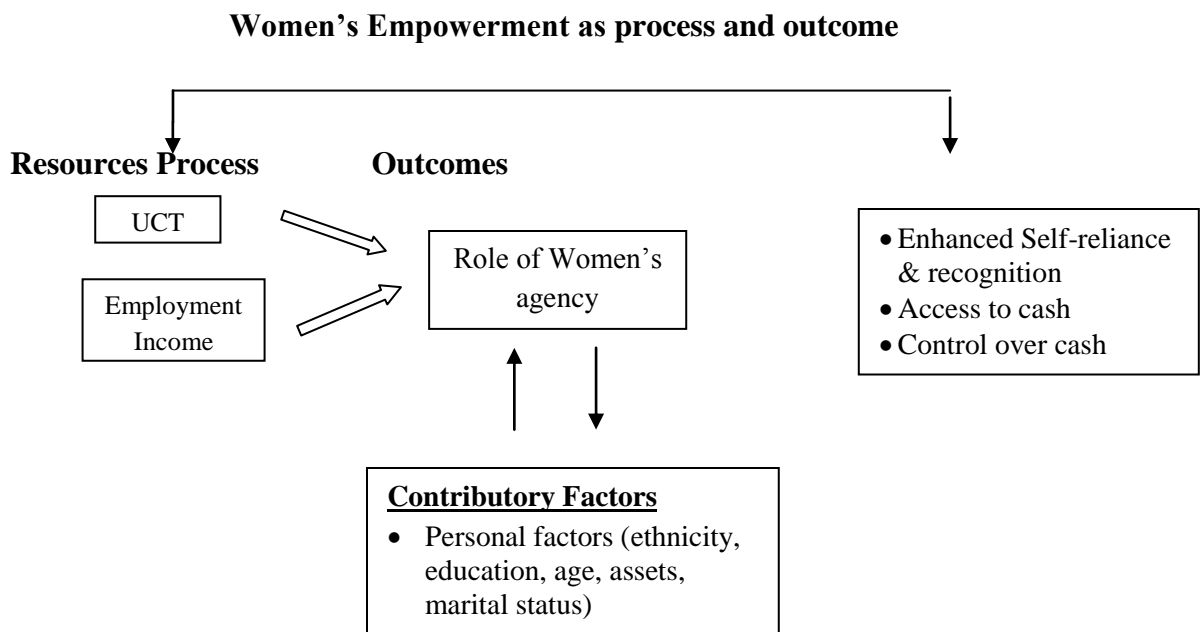
Sen's capability approach starts with the available resources and income; leading and basic aspect of women empowerment is the access to resources which create capability to function women in society and household decision making, succeeding control over resources, pride fullness and control choices. According to the Sen's capability approach, access of resources for women means inflating opportunities for the women to make choices considering that woman's capability to

control over and use of such resources are additional proportions for reframing the women's empowerment process within a household.

Kabeer(2005) describe it as, Women's capacity to make choices is expected to be limited if primary form of access to resources of a women is as a dependent member in a family. Agency and resources make capability of people to live the life they want. In brief, gathering the idea it can be argued that to use capabilities and freedom effectively both (formally and informally), Change structure of opportunity of women's potential of resources and agency should be change.

The study of Arshad (2011) gives a complete picture of the relationship among resources (Employment income and Unconditional cash transfer) and women's empowerment. Conceptualization of women empowerment both as a process of change and outcome has been described through below figure.

Figure 2.1: Women empowerment as process and outcome



Source: Arshad (2011)

This analytical framework shows that unconditional cash transfers gives freedom of choice to women and also that head of the family play a very important role in empowering women. Women’s capability of using such resources, availability of making choices and decision making in the family decision freely are results of the availability of resource. While cash transfer empower women, social, personal, economic and cultural dynamics surrounding women also plays an important role in the whole process of women’s social and economic empowerment. These factors were positively related to the bargaining power of women within a household. These factors also control the effectiveness of cash transfer in empowering women.

Power relationship that exists between the men and women in the society creates the gender inequality in the society (Rahman, 2013). Every human society gives power to one sex than the other that way the one which has no power over management of resources fall victim to a lot of oppression (Rowland, 1997)Below table shows the stance of power relations that has impact on women empowerment in a society.

Table 2.1: Power relation

Types of power relation	An agency approach to empowerment	Changing Structure of empowerment
1.Power over: The capability to control and restrain the thoughts and actions of powerless.	Micro level change of power relations in the household as well as communities e.g. improved role in bargaining and decision making	Giving equal rights to other, challenges to biased freedom and inequality.
2. Power to : The function to act, to assemble and change existing ranking	Increased skills and access to local market and access to resources(Cash and other economic resources)	Enhanced resources and skills to challenge injustice, and variability being faced by others
3.Power with: More power from aggregate action and bringing all social and personal influences	Changing power relations by increasing the organization abilities and enhance participation of those who are less powerful.	Supportive organization of those who have power to challenge injustice, variability

4.Power from within: More individual awareness and nobility	Enhance self confidence and Increased confidence and acknowledgment of rights and choices .	Changes in attitude; dedication to change
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Source: Mayoux (2003)

2.4 Methods to measure women empowerment

Existing literature show that there is no direct way to measure women empowerment. Different studies used proxy variables to measure women empowerment there is an ongoing debate about the measurement of women empowerment. According to literature on women empowerment there are three domains of empowerment societal, personal and relational empowerment and it is not possible to measure them directly (Bishop and Bowman,2014). Different studies used different variables to measure the impact of such cash transfers on women empowerment. Table 2.1 concludes variables used in different studies.

Table 2.2: Measurement of women empowerment

Author	Year	Proxy variables
Ambler and De Brauw	2017	Women mobility , gender norms , ability to vote
Shehzad	2011	Food consumption of women and decision making power
Ullah et al.	2015	Computerized identity card
Natali et al.	2018	Decision making of women
Bonilla et al.	2017	Decision making of women
Omer et al.	2017	Accessibility , Women Mobility
Armash	2004	Decision making

2.5 Model of power

Sohail (2014) has given different models of women empowerment. His study found that empowerment of women can be done with the use of following models;

- Institutions must be developed in order to provide equal resources to women as well as men.
- NGO'S and Media should play their role in raising awareness of women rights.
- In countries there must be some policies to reduce gender inequality.
- There should be opportunities for women to job in good environment and get education.
- It is the responsibility of state to provide loans to women so that they can develop skills and feel more courageous.
- Property rights should be given to women.
- Dominance of male should be tackled in a peaceful way.
- Economic resources should be provided to women that will lead to economic growth.
- Work timings and wages should b reasonable and in equal amount so that they could make their life style better.
- Gender discrimination should not be there while assigning work to women.
- Opportunities to women and men should be equal.
- Safe working condition should be given to women.
- Fields of work provided to men should be same to women.

CHAPTER 3

LITERATURE REVIEW

3.1 Theoretical Literature:

In connection with the provision of resources to women (Sophie, 2009) believe that Women empowerment will enhance the ability of women for having the access to the resources and opportunities. At the same time, Empowerment will also provide them the ability to make use of those resources and opportunities for social change. According to available literature on relationship between women empowerment and cash transfer there are two schools of thoughts the ones who says that there is positive relationship between these two like Debrauw (2014) found that the program of cash transfer has significantly positive impact on decisions making of women in Brazil. Adato et al (2000) in their work found that cash transfers has increases self confidence and self respect in the women who receive cash from such programs. According to the Ambler (2016) in South Africa, women who receives pension are becoming the ones who take primary decisions in the household matters. According to (Attanasio and Lechene, 2002; Handa et al.(2009) Progressa has no quantifiable impact on Women empowerment.

Sen's capability approach starts with the commodity and income command available for the individual's well being when they have actual performance for the increase in happiness or utility (Clark,2006). His approach gives natural tools for the capabilities that can be use for the well being of the women. According to Sen, we need to focus on real freedom that humans have for living meaningful life like being literate and capable of working, being active politically or reading or enjoying being healthy (Robeyns, 2003). This frame of mind on capability approach suggested that

focus should not only be on the existing capable individuals or resources, but it should actually be on the practical utilization of resources, through this they will increase utility for their welfare. Hence, the capability approach of Sen's has immense potential to examine the concerns of women's empowerment, gender equality, as well as to acknowledge women's individuality and well being.

Gender equality theories explain the strategies that can help in utilization of women empowerment in a society (Lipset, 1959; Bell, 1999; Rostow, 1969). Four Gender equality theories are explained below.

- The classical development Theory
- The human development theory
- The historical legacies theory
- The institutional design theory

3.1.1 The classical Development theory:

This theory focus on the empowerment of democracy, development of economics and on the choices of humans which are direct result of the economic development (Lipset, 1959; Rostow, 1960; Bell 1999). According to this theory social power of women is result of economic development. Increase in economic development will enhance the distribution of educational and occupational resources and this will lead to the increase in women's chances of professional development and more eligibility for the power position like political officer. Other than this economic development will bring more social services.

3.1.2 The human development perspective

This theory believes that women's participation in all the areas of society on equal basis is essential for achieving equality; this participation includes the household decision by women.

3.1.3 The historical legacies theory

This theory believes that role of government, organization that receives funds from government and managed independently and non government organizations are the major tool that will empower the women in society. Government has the responsibility to formulate the social, political power and power that will empower the state and economic plans. Rehman and Sultana (2012) examine the impact of NGO's on women empowerment; they found that NGO's has positive impact of women empowerment. According to them NGO's should make some project that will empower women to make life changing decisions. Those women who are allowed to work in govt organizations can use resources to make decision of their life and reducing family poverty.

3.1.4 The institutional design theory

According to Data and Sen (2003) this theory is all about to allow women to participate in country's political activities. Women participation is increasing deliberately but the problem is that there are still more men in political power rather than women (The Millennium Development Goals Report , 2007). According to the (MDGR 2007) the 1980 global data reveals that women has share of only 4% of national cabinets and 10% in the world's parliaments. This report reveals that from 1990 to 2007 women's position got strong and that is a 4 percent increase, In 2007 the representation of women in lower and single house of parliament was only 17 percent.

In 1993 it was revealed that in the world there were only six women were governmental leader

Previous research studies has shown that the women empowerment increases with the existence of more strong democratic institutions at national level (Inglehart and Norris, 2003; Inglehart and Wezel, 2005).

3.2 Empirical Literature

The unconditional cash transfer and women empowerment casual relationship has been widely discussed in empirical literature. However, still the link is inconclusive. Therefore both views based on previous literature have been discussed in this chapter.

Arshad (2011) focused on the relationship between effectiveness of UCT and women empowerment. In this study the researcher tried to explore the factors which influence the process of women's empowerment and how the state intervene by giving unconditional cash to women in the form of BISP. Three characteristics of effectiveness of BISP income were reviewed: Working of BISP for positive change in women self-reliance; how it is effecting the decision making of women in household matters; third and last one is that how the gender relations with other factors affect the women beneficiaries. The study took sample of 30 women respondent (20 beneficiaries and 10 non beneficiaries from four different locations).Result of this study shows that there is a positive relationship between UCT and women empowerment, It has been found that the UCT is a positive instrument for women beneficiaries regarding control on cash subsidy and access to cash subsidy. This study also shows that, those women who got access to cash, they were able to go to market before that they were not able to go to market and spend on food by

themselves. They were restricted but this cash assistance had provided them freedom. For the indicators of women empowerment this study shows that: BISP income provided greater sense of self reliance; Beneficiaries women gained their political empowerment as they got political awareness and participation; it enhanced women capabilities and freedom for making choices by spending their own money.

Yoong et al. (2012) in their research study investigated impact of economic resources transfer to women versus men. This study examined that “How the impact of giving economic resources to women is different than the men?”. This study gives literary review of the effectiveness of system change to policy makers of the developed and developing countries. The methodological method in their study is narrative synthesis. Firstly the study took 5,774 potentially relevant studies through eight electronic databases, 10 websites and Google scholar, and considered Statistical meta-analysis, But the final count of included study was 15 and used narrative synthesis. The study concludes results of transfer of resources to women affect the outcomes of program and through this transfer children's well being can be improved. They can invest on children's health and education. On the other side these transfers does not guarantee positive outcomes.

Omar et al. (2017) in their study have examined the impact of cash transfer on the rural women of Morocco. In their study they have taken the Tayssir as a cash transfer program and to check that how it is linked with the empowerment of rural women of Morocco. This was a qualitative research based on the data set taken from May to July 2017. This research was conducted through questionnaire method. In their study they focused on the decision making, accessibility and mobility of women. They used these variables as proxy variables. The results shows that there is considerable difference between the women who take this grant and the women who

don't take this grant and after the access of this grant there is a clear difference in the behavior of women regarding accessibility and mobility. It can be seen from the findings of the study that empowerment of women has increased in terms of these two. They observed aspects of accessibility and mobility particular in terms of financial resources. Results show that it did not affect the decision power of women within rural family of Morocco, Decision power in terms of financial matters like the consumption of food, sale of assets etc. It has been clear from findings that woman empowerment in terms of decision making is limited due to cultural barriers.

Armash (2004) discovered the connection between cash transfers, visibility and the power to make decision inside the household, in case of those women who have already undergone prior process of mobility, participation in organizations and socialization. Results of this study show that the transfer in itself as the cause of empowerment can be misleading and might be dangerous for design of such policies.

Schultz (2004) examined in their study that how the Progressa program works and how it will affect the women decision making power in rural Mexico. Progressa program gives grants to women for their child education. Results found that this program has affected the enrollment of the children and it would increase the women decision taking power in family.

Bonilla et al. (2017) investigated the impact of child grant program on women decision making and empowerment. They used mixed methods (Qualitative and Quantitative) to check that how the Zambia's grant for children has affected the decision of women for a period of four years. Results of both methods show that although the beneficiary women can make decision (solely or jointly) but if there is a difference in opinion the women's preference will always be the second priority.

Nayab and Farooq (2014) evaluated the effectiveness of cash transfer program for household welfare in case of BISP. The study has used the Pakistan Panel Household Survey (PPHS 2010). In this study two categories are formed; one is that beneficiaries who are using the cash assistance from BISP and the second one those who are taking cash assistance but other than BISP. The study used five indicators to measure the impact of BISP on household welfare; Per capita food expenditure; household poverty level; School enrollment of children; per capita health expenditure; Employment status of women. To estimate the impact of cash assistance (BISP) on household welfare this study followed Propensity Score Matching. This study was conducted before the introduction of new PMT criteria, the estimation carried out using the previous PMT formula. So this study has a drawback and it does not give efficient results. The study found that in Pakistan 11% households are receiving cash through different programs in rural and urban areas. All these programs are for the household welfare and in among these BISP is the largest program. Results revealed that BISP has positive effect on food and health expenditure of the beneficiaries but it has no impact on poverty, school enrollment and women empowerment.

Smith et al.(2013) examined the relationship amongst the economic status of women and the children's nutrition. They checked this relationship in three developing regions: Saharan Africa, Caribbean, South Asia, Sub and Latin America. In their study firstly they define the status of women. According to them the economic status of women is basically the power of women relative to men, it means that there will be weaker control of women over household's decisions. They will have low access to information which leads to poor health of the women and less self respect. The results of the study show that there is appositve relationship between women's

status and children's nutrition because if they have higher status they will definitely have good nutrition.

Waqas and Sarwar(2019) investigated the impact of cash transfer of women empowerment. Their study is based on primary data collection and on interviews. By taking sample of 1000 beneficiaries from Punjab they used the Multinomial logistic regression technique to check the relationship. In development of econometric model to determine the factors that can affect women empowerment the study has used proxy variables. The dependent variables take three responses: Beneficiaries can make decision, they cannot make decision and sometimes they can make decision. Independent variables are area, employment status of beneficiary and the funds. Result suggests that those women who have access to funds are the ones that can take part in house hold decision making. Their role has been increased. Overall study shows that all social protection programs will be efficient if the women will have the access to such programs. Access to such funds will increase the women empowerment.

Natali et al. (2018) tested the relationship between happiness and the income directly given to the women. They examined that unconditional cash transfer provided by government to the women in the poor family had an impact on decision making and on happiness. They used cluster random sampling technique to get the data from rural Zambia. Results of the study show that women have higher satisfaction level than before this grant and savings of the women has increased.

Shehzad (2011) studied the relationship between BISP and women empowerment that how the transfers will affect the decision making power of the beneficiaries. This study tells that how the social protection programs are helpful for

the improvement of women status and for the reduction of poverty. This study examined that effectiveness of this program by taking into account the empowerment of those women who are receiving these funds. This study analyzed that how the purchasing power of the beneficiaries will be increase. This study took the sample of 1095 beneficiaries from four different districts. The analysis of the study shows that BISP had economically empowered the beneficiaries. Most of the beneficiaries were using their funds to better their food consumption and on health. Through this assistance some of the women has increased food consumption and by spending independently it will increase the decision power of the women. In addition to the economic well being BISP has given the confidence to women to take part in the household decision. This study gives another idea that if cash transfers are made on this condition that children will go to school it will be more beneficial and literacy rate will be increase. Through such conditions these program can bring the sustainable development.

Attanasio and Lechene (2002) investigated the intrahousehold decision making by using different outcomes. In their study they used the data of Progresa from Mexico. It was a qualitative study using the data of 25,846 household. They used Unitary Model to measure the decision making power of women. Results of the study show that there is no considerable differences on women after getting this grant.

Ulah et al. (2015) examined the impact of unconditional cash transfer on significance of computerized National Identity card which is the source of identity. In this study the author tried to focus on the influence of this transfer on socio legal and psychological aspects of women rather than its economical and financial impact. This study used qualitative method to find the impact of cash on the women who possess national identity card. This study used the questionnaire method to take the data set

from BISP beneficiaries and from Aurat Foundation beneficiaries. Result revealed that this program was initially designed for the economic empowerment of women then it can be seen that this program has strong social implication for the beneficiary women. This research has been carried out only in Khaibarpakhtunkha region, which has made the scope of this research limited.

Ambler and deBrauw (2017) studied the impact of Unconditional Cash Transfer Program on Women Empowerment (A case study of BISP). In their research they used the data set of BISP beneficiaries derived from Oxford Policy Management (OPM) between the time span of April and July 2011 and also from April and July 2013. The objective of the study is to test that how the life BISP beneficiary will be changed. To estimate the impact of BISP on Women Empowerment they used the PMT (Proxy Mean Test) as a cutoff point to use the Regression Discontinuity design (RDD). In their study they used some proxy variables for measurement of women empowerment. These proxy variables are; gender norm, women's mobility and voting right. They used these proxy variables to determine that how the life of the beneficiary women is different than the other. The results of the study show that beyond decision making the BISP has significant role to play on the lives of women.

3.3 Literature gap

This study looks at the impact of unconditional cash transfer on women empowerment by taking the case study of BISP. The difference between this study and that conducted by Ambler and Brauw(2017) lies in the selection of indicators of women empowerment. Current study take into account access to resources and household decision making as an indicator in the formation of women empowerment index whereas Ambler and de Brauw(2017) used different indicators of women

empowerment where access to resources and household decision making was not taken into account. The current study differs from the study conducted by Waqas and Sarwar(2019) in two ways .First being the selection of dependent variables whereas the second difference lies in the selection of data(Waqas and Sarwar conducted qualitative research using sample of 1000 household whereas this study is quantitative using the data set of BISP 2016).

Chapter 4

The Data, Empirical Model and Methodology

4.1 Data and its description

In order to estimate the impact of cash transfer on women empowerment using data of BSIP survey 2016 that includes both (beneficiary and not beneficiary). This data is collected by BISP in 2016 for impact assessment using multistage sampling framework. According to Ambler and de Brauw (2019) this survey covered 11,358 household across Pakistan. BISP collected this data set by taking interviews from male and female of same household. Three types of questionnaire (female questionnaire, male questionnaire, and community level questionnaire) used to take the information from both. This data set give comprehensive information on environment services, energy and Socioeconomic indicators including Poverty, women empowerment, labor market dynamics etc. Various study used this data set to evaluate the impact of BISP on different socioeconomic indicators, Women empowerment, food security, livelihood strategies and fuel choices.

4.2 Proposed Model

To measure the effectiveness of cash transfer program on women empowerment the following equation is used,

$$W_i = \beta_0 + \beta_1 D_i + \sum \beta_i Z_i + \mu_i$$

Where;

W_i is the women empowerment

D_i is dummy variable where as it takes the value of 1 and 0. If family i is BISP beneficiary then D_i is equal to 1 otherwise 0.

Z_i is a vector of control variable

μ_i is an error term

β_1 measures the impact of BISP

$\sum \beta_i Z_i$ measures the impact of control variables

4.3 Control Variables

In order to examine the impact of cash transfer on women empowerment this study has used various control variables. These variables include age (Continuous variables – Complete year of age), SEX (Dummy variable, 1 for male and 0 for female), marital status (dummy variable , 1 for married and 0 for unmarried) of household head, size of household and per capita expenditure.

Household size is continuous variables based on total members in the household. Per capita expenditure is calculated by adjusting total expenditure with household size and its composition.

4.4 Definition of variables

This section incorporates definition of variables used for measurement of women empowerment including household decision, women mobility, voting rights and access to resources.

4.4.1 Household decision making

According to the definition of household decision making ‘‘it is a collective process in which more than one person is involved in the purchasing process of services for the family members. But in developing countries this household decision making does not fit into this definition because in such countries it is consider as individual process in which male member of the family can take decision. Developing countries like Pakistan provide women cash assistance to increase their purchasing power and to enhance their role in the household decisions. The present study look at the impact of BISP on women empowerment and household decision is taken as

proxy variable of measuring women empowerment and check that how cash transfers increase the decision making power of women within household

4.4.2 Women mobility

Women mobility is the important dimension in measuring women empowerment. Women mobility means women are going physically outside for income generating activities or any activity. This study is using the measure of women mobility using indicator freely going to local market, to health center, friend's home and to the religious place. According to the existing research cash transfers significantly affect women empowerment.

4.4.3 Voting rights

Another indicator used in this study to find the impact of BISP on women empowerment is voting rights. There is always a political economy aspect of such cash transfers. Anti poverty program such as BISP may influence individual political participation leading towards empowerment of women.

As previous literature shows that BISP is related to increasing proportions of beneficiary women voting. CNIC is required to be able to vote and we will determine the significance of Computerized National Identity Card as a source of identity for women which also increase their self-esteem.

4.4.4 Access to resources

According to Kabeer (2005) access of women to resources means increasing the chance for the women to control choices using capability by the women to control over and use of these resources in another dimension to analyze for the reformation of women's empowerment. This research has used access to resources as a tool for the measurement of women empowerment.

4.5 Estimation technique

To evaluate the impact of cash transfer on women empowerment this study is using Regression discontinuity design (RDD). Ambler and de Brauw (2019) in their study used regression discontinuity design to evaluate the relationship between women empowerment and cash transfers. The RDD is a ordinary approach to look over on social protection schemes including cash transfers (Ambler and de Brauw, 2017; Barrientos and Villa, 2015; Nawaz and Iqbal, 2020). The main idea behind the RDD is to make comparison between beneficiaries (score just below cut off-treatment group) and above the cutoff point (Non beneficiaries) . The core idea behind the RDD is to remove selection bias by making use of the discontinuity in the model.

4.5.1 Regression Discontinuity Design (RDD)

Thistle-Waite and Campbell introduced the Regression Discontinuity design in 1960.

A brilliant per lustrationOf RDD in financial matters may be found in Lee and Lemieux (2010). Following Lee and Lemieux's Portrayal, let suppose a variable X which will be exercised to decide program contribution. Explanations of an estimation of $\geq c$, in which c is the limit, are qualified for the program, yet people with a variable $< c$ are not qualified. In this way we can may characterize a dummy variable for treatment with the end goal that $D = 1$ if $X \geq c$ and $D = 0$ if $X < c$. At the moment consider a result Y that the program above can be effected. Before the program contribution, there is no incentive to expect that the connection between Y and X would be dispense at the worth c . As much as Y is nonstop over the scope of X Close c , one can observe the normal treatment impact at c as:

$$\tau = \lim_{X \downarrow c} E[Y_i | X_i = x] - \lim_{X \uparrow c} E[Y_i | X_i = x] \quad (a)$$

The parameter ‘ τ ’ which is shown in above expression guides the people. The normal treatment impact evaluated utilizing RDD is contracted because it is resident. According to Lee and Lemieux (2010), this structure is likened to a restricted informaltrial. It is given that the treatment task D is distinguished entirely dependent on a particular estimation of X , it is to some degree slight suspicion that undetectable is not spotted with D , so the estimation of τ is impartial by strategy. Additionally, one can test whether different factors that ought to not be effected with the treatment are without an uncertainty nonstop in X at the edge, as one would suppose. Lastly, as in

an arbitrary examination, it is not important to control for any other baseline covariates W in a linear regression structure. Be that as it may, one can add covariates to the regression to aspire to clarify a portion of the variation in the dependent.

The RDD revealed up to this point is a sharp RDD, referring that the chance that somebody gets the program is One if the value of his variable X is beneath c and he will get Zero if the individual has an estimation of X above c . in case of Pakistan BISP, the "driving" variable X is the PMT and the cutoff c is

16.17. And a few families below the border get moves and some above the limit gets them.

To the extent that RDD, we can say this rate defective submission to the striking regulation. Trochim (1984) named this event as a fuzzy RDD design. He also indicated that all the requirements to prove effect at the limit is

$$\lim_{X \downarrow c} E[D = 1 | X = x] \neq \lim_{X \uparrow c} E[D = 1 | X = x] \quad (b)$$

Seeing that the possibility of treatment at the limit c never again incrementd from zero to one, the barrier in the correlation among Y and X can't be translated as a resident average treatment effect. But, the treatment impact can be evaluated as in an instrumental factors structure. Hypothetically, to attain the residential average treatment impact one may partition the barrier in the relationship among Y and X at c by the jump in the likelihood of treatment at c :

$$\tau^F = \lim_{x \downarrow c} E(Y | X = x) - \lim_{x \uparrow c} E(Y | X = x) \setminus \lim_{x \downarrow c} E(D | X = x) - \lim_{x \uparrow c} E(D | X = x) \quad (c)$$

Succeeding Lee and Lemieux (2010), the subscript F means "fuzzy." Imbens and Angrist (1994) prove that this quantity may be translated as an informal effect if we suppose monotonicity and excludability. Monotonicity propose that when X intersects the edge value c , it doesn't likewise make a few observation take up the treatment and others to reject it. Excludability results that intersection the threshold can't effect the result Y to expect through the effect on the acceptance of treatment.

To deduce equation (c), we expect that we can create the likelihood of treatment

$$\Pr(D_i = 1 | X_i = x) = \gamma + \delta T_i + g(x - c) \quad (d)$$

In above equation $i = 1(X_i \geq c)$ shows like the compelling variable surpasses the threshold and $g(\cdot)$ is above function the distance from the threshold; δ indicates to the rise in the probability of treatment at

the threshold we can hypothetically write that $D_i = \Pr(D_i = 1 | X_i = c) + \omega_i$. In this equation the parameter ω_i is a disorder term independent of X_i , and after that, we can explain the fuzzy RDD with a two-equations.

$$Y_i = \alpha + \tau D_i + (X_i - c) + \epsilon_i \quad (e)$$

$$D_i = \gamma + \delta T_i + g(X_i - c) + \omega_i \quad (f)$$

Estimation of equations (e) and (f) can be carried out with residential linear regression and two phases least squares (2SLS). A significant choice in RDD analysis is selecting the rang of values of the running variable which are used to bearing estimation which is called bandwidth. While the assessments are impartial in the limit of a threshold. So one should use data to really estimate the treatment impact τ utilizing information, that deduce that as data farther apart from the threshold is used in estimation, evaluation for τ become more vulnerable to slant, as an inspection on either side of the threshold become less and less similar as data are added. Then the incorporation of supplementary data on either side of the limit takes into account progressively exact assessments.

For selecting a bandwidth for estimation, one should balance the partiality by adding more observations against the variance of treatment effect estimates. A second obstacle in fuzzy

The RDD is design either to distinct on the bias-variance tradeoff in equation (e) or equation (f); Imbens and Lemieux (2008) recommend focusing on the resultant equation (e) for choosing the bandwidth and using the alike bandwidth for the treatment equation (f). We check the reactivity of results to different bandwidths. In this estimation, by using method devised by Calonico, Cattaneo, and Titiunik (2014a, 2014b) to dictate the optimal bandwidth.

The estimator uses a domestic linear regression on either side of the threshold. He includes a piece of information-driven preference corrected confidence interval estimation. The estimator uses a triangular part for information incorporated into regression, as additionally recommended by Lee and Lemieux (2010). We give two arrangements of appraisals to every result. To start with, we give evaluations utilizing equation (e) and (f) as written in a domestic regression framework. But, these assessments overlook accessible data on both standard covariates and the pattern estimation of the result variable. There is no hypothetical need to incorporate either for impartial evaluations, as talked about above ADDING such factors can diminish the change of assessments and improve

exactness; besides, they exploit the board idea of the information. Therefore, we likewise estimate variants of equations (e) and (f) that incorporate the standard result and a lot of pattern control factors; for these assessments, we pursue the technique characterized by Calonico et al. (2016). Besides the baseline estimation of the result, standard controls incorporate the logarithm of per capita utilization, family unit size, and the long stretches of instructing of the family unit head.

4.6 Descriptive statistic

This section deals with the descriptive statistic of data. The Descriptive statistics of the variable taken into consideration are presented below.

4.6.1 Household decision making

Table 4.1 show the descriptive statistic of household decision making of data. In the household decision it is important to check that how many women agree that family decision should be made only by men, 24.36% women disagree for this decision, 74.74% are agree and 0.85% don't know the answer. The data description of question that husband should help in the daily household chores 25.19% women are disagree, 72.44% agree and 2.36% don't know the answer. Married women should b allowed to work, 22.03% women disagree for that, and 74.70% women agree that they should be allowed to work outside the home,3.26% women don't know the about it. 11.57% women disagree that the wife should have right to express her opinion, 84.59% women agree on that and 3.84 don't know the exact answer. 10.66% women disagree on that they should tolerate being beaten in order to keep their family

together, 87.33% of total women agree on this and 2.01% women don't know the answer. It is better to send a son to school than to send daughter to school 78.54% of total women disagree for that they think that they should send their daughter to school, 18.26% women think that they should send only son to school, 3.19% women don't know the answer.

Table 4.1: Descriptive statistics of household

	Disagree %	Agree %	Don't know %
Family decision by Men	24.36	74.74	0.85
Husband should help	25.19	72.44	2.36
Women should work	22.03	74.70	3.26
Wife to express opinion	11.57	84.59	3.84
Tolerate being beaten	10.66	87.33	2.01
Son to school	78.54	18.26	3.19

4.6.2 Women Mobility

Descriptive statistic of women mobility is presented in the table 4.2. The following table shows that 36.91% women are allowed to go alone in the local market, 51.47 % are not allowed to go alone, 11.44% women never go to any local market and 0.19 % has no information. Another variable used in the women mobility analyses is the permission to go to local health center, results show that 35.97% women go alone to local health center, 62.85% women went to local health center but not alone, 1.03% women never went to any local health center and 0.14% have no information about it. 56.35% of total women go alone to the friends home, 42.38% women does not go alone, 1.11% women never go alone and 0.16% women have no information about that. About the permission to go to religious place, 25.69% women go alone, 56.65% are not allowed to go alone, 16.48% never go alone to any religious place and 1.18% women don't have information about it.

Table 4.2: Descriptive statistics of women mobility

	Alone %	Not Alone %	Never %	No Information %
Local Market	36.91	51.47	11.44	0.19
Local Health Facility	35.97	62.85	1.03	0.14
Friend's Home	56.35	42.38	1.11	0.16
Religious place	25.69	56.65	16.48	1.18

4.6.3 Descriptive statistics of access to resources

In the access to resources 19.67% of total women said that they are engaged in paid employment in term of cash, 1.84% women sad that they are engaged in paid employment but in term of kind, 1.46% women said that they do work for both and 77.03% women said that they are not engaged in any kind of paid employment.

Table 4.3: Descriptive statistics of access to resources

	Percentage
Yes, in cash	19.67
Yes, in kind	1.84
In cash and in Kind both	1.46
No	77.03

Table 4.4 shows that after getting that 47.17% women work at home and 52.83% women work away from home.

Table 4.4

	Percentage
At Home	47.17
Away	52.83

Table 4.5 show that 75.92% women said that they make decision of spending, 6.08% women said that their husband make decision over their income, 17.46% women said that both make decision of spending, 0.50% said that other person make decision about their spending.

Table 4.5

	Percentage
Primarily respondent	75.92
Primarily husband	6.08
Husband and respondent jointly	17.46
Other person	0.50

Table 4.6 show that 1.85% women said that they own land and 98.14% women said that they don't own any land.

Table 4.6

	Percentage
Yes	1.85
No	98.14

4.6.4 Voting rights

Table 4.7 show the descriptive statistic of voting rights, 64.67% women said that they always vote, 19.90% women said that they sometimes vote. 15.06% women said they never vote, 0.37% were too young to vote.

Table 4.7

	Percentage
Always Votes	64.67
Sometimes Votes	19.90
Never Votes	15.06
Too Young to vote	0.37

Chapter 5

Model Estimation and results

After selection of appropriate model and clarifying the approach in detail in the previous section, now estimate the impact of cash transfer on women empowerment using RDD. As described in previous section that women empowered cannot be measured directly so proxy variables are used to measure the impact of cash transfers. Each proxy variable has own characteristics. The estimated results of each proxy variable of women empowerment are described below.

5.1 Household decision making

The proxy variable household decision making has further indicators and result of each indicators is described below. There are several channels through which the household decision making affect the women empowerment. The first indicator of household decision making is that men should make important decision of the family. The table reports the discontinuity estimates with the standard error below it. To control socioeconomic profile of the household control variables including sex, marital status, age of head of household, size of household and per capita expenditure are used.

Table 5.1: Impact of BISP on WE (Decision making)

VARIABLES	Model 1	Model 2	Model 3	Model 4
Bias-corrected	1.513	1.639	1.358	1.366
	(0.078)***	(0.077)***	(0.088)***	(0.087)***
Sample size left of the cut off	3875	3860	3295	3295
Sample size right of the cut off	4180	4160	3473	3473
Cluster	Yes	Yes	Yes	Yes
Control-Head	No	Yes	Yes	Yes
Control-Spouse	No	No	Yes	Yes
Provincial Dummies	No	No	No	Yes

Standard errors in parentheses
 *** p<0.01, ** p<0.05, * p<0.1
 Source: Author's own estimations

The presented results in table 5.1 shows that BISP has positive and significant impact on decision making. Laura and Rubio (2005) examined the effect of cash transfer for human capital development and their study found that there is long term positive impact of cash transfers on women's decision making.

The second indicator of household decision making is when women are working outside the home than husband should help them in daily household chores. Gender equality is another form of women empowerment. According to Backhans (2007) that women should given the equal opportunity to work and all the barriers should be remove from participating in commerce, education and politics. Gender equality is defined as the operation, equalizing the play filed for all the sex's (male and female) so they are able to develop their talent in given geographical environment (UNICEF, 2008)

The following table shows the results of RDD estimate.

Table 5.2: Impact of BISP on WE (decision making)

VARIABLES	Model 1	Model 2	Model 3	Model 4
Bias-corrected	-0.021	0.114	-0.026	0.274
	(0.074)***	(0.074)***	(0.085)***	(0.083)***
Sample size left of the cut off	3824	3809	3246	3246
Sample size right of the cut off	4106	4086	3414	3414
Cluster	Yes	Yes	Yes	Yes
Control_Head	No	Yes	Yes	Yes
Control_Spouse	No	No	Yes	Yes
Provincial Dummies	No	No	No	Yes

Standard errors in parentheses
 *** p<0.01, ** p<0.05, * p<0.1

Source: Author's own estimations

The results in the table 5.2 show that BISP have negative and statistically significant impact on women empowerment. Results show that when women are working outside home than husband should help them in daily chores. This will help women to work more. Several studies revealed that gender equality and economic growth are positively correlated with each other. So, if women will be able to work more in field it will empower them and increase economic growth.

The third indicator of household decision making is that if the married women want to work outside the home than they should be allowed to work

Table 5.3: Impact of BISP on WE (decision making)

VARIABLES	Model 1	Model 2	Model 3	Model 4
Bias-corrected	0.161	0.247	0.173	0.282
	(0.074)**	(0.073)***	(0.085)**	(0.084)***
Sample size left of the cut off	3793	3778	3221	3221
Sample size right of the cut off	4068	4049	3381	3381
Cluster	Yes	Yes	Yes	Yes
Control_Head	No	Yes	Yes	Yes
Control_Spouse	No	No	Yes	Yes
Provincial Dummies	No	No	No	Yes

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Source: Author's own estimations

Results in the table 5.3 shows that BISP has positive and significant impact on women empowerment which means more women should work outside the home. Elliot (2008) define economic empowerment as "It is the process of according women the power to become bread winners to be self reliant to generate income from projects and fight poverty". BISP has positive impact on women and the results

suggest that women should be allowed to work so that they can take part in economic growth. Sohail (2014) concluded in his study that to empower women government should provide them equal job opportunities, when women will get the equal job opportunities than they will try to work more outside the home.

Fourth indicator of household decision making is that women should be given the right to express her opinion even if they do not agree with their husband. Women should have been given the right to express their views. RDD estimates for this variable are given below.

Table 5.4: Impact of BISP on WE (Decision making)

VARIABLES	Model 1	Model 2	Model 3	Model 4
Bias-corrected	-0.278	-0.231	-0.392	-0.292
	(0.056)***	(0.056)***	(0.068)***	(0.067)***
Sample size left of the cut off	3747	3732	3186	3186
Sample size right of the cut off	4055	4035	3373	3373
Cluster	Yes	Yes	Yes	Yes
Control_Head	No	Yes	Yes	Yes
Control_Spouse	No	No	Yes	Yes
Provincial Dummies	No	No	No	Yes

Standard errors in parentheses
 *** p<0.01, ** p<0.05, * p<0.1
 Source: Author's own estimations.

The results of RDD estimates in case of women's right to express opinions show that BISP has a negative and statistically significant impact on the women's right to express opinion. This indicates that such cash transfers have given the rights to women to express their opinion.

The fifth indicator of household decision making is about the tolerance level

of women that in order to keep their family together women should not tolerate the being beaten.

The table reports the discontinuity estimates shows that they should not tolerate being beaten in order to keep their family together.

Table 5.5 Impact of BISP on WE (Decision making)

VARIABLES	Model 1	Model 2	Model 3	Model 4
Bias-corrected	0.988	0.964	1.380	1.239
	(0.054)***	(0.053)***	(0.065)***	(0.064)***
Sample size left of the cut off	3837	3822	3266	3266
Sample size right of the cut off	4133	4113	3433	3433
Cluster	Yes	Yes	Yes	Yes
Control-Head	No	Yes	Yes	Yes
Control-Spouse	No	No	Yes	Yes
Provincial Dummies	No	No	No	Yes

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Source: Author's own estimations

The last indicator of household decision making is that it is better to send a son to school than a daughter. The table results show that BISP have statistically significant and negative impact on the decision to its better to send a son to school than a daughter.

Table 5.5 :Impact of BISP on WE (Decision making)

VARIABLES	Model 1	Model 2	Model 3	Model 4
Bias-corrected	-0.384	-0.377	-0.161	-0.121
	(0.068)***	(0.067)***	(0.082)**	(0.081)
Sample size left of the cut off	3794	3779	3222	3222
Sample size right of the cut off	4074	4054	3383	3383
Cluster	Yes	Yes	Yes	Yes
Control_Head	No	Yes	Yes	Yes
Control_Spouse	No	No	Yes	Yes
Provincial Dummies	No	No	No	Yes

Standard errors in parentheses
 *** p<0.01, ** p<0.05, * p<0.1
 Source: Author's own estimations

5.2 Women Mobility

Women mobility is being used as proxy variable of women empowerment. Women mobility is the most important aspect of the women's empowerment. The physical mobility of women outside home to generate income and other objective indicates that they have high capacity in achieving certain objective and they are more empowered than the one who are unable to achieve that objective (Rahman, 2012). This variable gives reports that where women can go alone; local market, local health facility, friend's home and to the religious place.

The estimated results of the variable that women can go to the local market are given below. This table reports the RDD estimates with standard error below it. To control socioeconomic profile of household various covariates are used to estimate the impact of cash transfer on women empowerment. The results are presented in table.

Table5.7: Impact of BISP on Women Mobility (Women can go to local market)

VARIABLES	Model 1	Model 2	Model 3	Model 4
Bias-corrected	-0.162	-0.165	-0.778	-0.329
	(0.087)**	(0.085)**	(0.096)***	(0.089)***
Sample size left of the cut off	3916	3901	3326	3326
Sample size right of the cut off	4209	4188	3495	3495
Cluster	Yes	Yes	Yes	Yes
Control_Head	No	Yes	Yes	Yes
Control_Spouse	No	No	Yes	Yes
Provincial Dummies	No	No	No	Yes

Standard errors in parentheses
 *** p<0.01, ** p<0.05, * p<0.1
 Source: Author's own estimations

The results in table 5.7 shows that BISP cash transfer have a statistically significant and negative impact on women mobility. Results indicate that BISP have strong impact on women empowerment. After getting the cash transfer women can go to local market.

The RDD estimate of women mobility when then go to local health center are presented in table 5.8. Women’s inability to travel alone when they wish to travel alone is a major barrier in improving their health. Results in table show that BISP have negative and statistically significant impact on women mobility. Beneficiary women can go to the health center. Women who are able to go to hospital alone are more empowered than the women who are unable to go (Zubia,2005).

Table 5.8: Impact of BISP on women mobility (Women can go to health center)

VARIABLES	Model 1	Model 2	Model 3	Model 4
Bias-corrected	-0.065	-0.053	-0.625	-0.237
	(0.086)**	(0.085)**	(0.095)***	(0.092)***
Sample size left of the cut off	3916	3901	3326	3326
Sample size right of the cut off	4209	4188	3495	3495
Cluster	Yes	Yes	Yes	Yes
Control_Head	No	Yes	Yes	Yes
Control_Spouse	No	No	Yes	Yes
Provincial Dummies	No	No	No	Yes

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Source: Author’s own estimations

The table 5.9 showing the result estimate of BISP on women mobility when they can visit friend’s home. Table results shows BISP have negative and statistically significant impact on the women mobility.

Table 5.9: Impact of BISP on women mobility (women can visit friend's home)

VARIABLES	Model 1	Model 2	Model 3	Model 4
Bias-corrected	-0.073	-0.012	-0.175	0.307
	(0.090)**	(0.088)***	(0.102)***	(0.095)***
Sample size left of the cut off	3916	3901	3326	3326
Sample size right of the cut off	4209	4188	3495	3495
Cluster	Yes	Yes	Yes	Yes
Control_Head	No	Yes	Yes	Yes
Control_Spouse	No	No	Yes	Yes
Provincial Dummies	No	No	No	Yes

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Source: Author's own estimations

Table 5.10 Shows that BISP have significant impact on women mobility; they can visit any religious place.

Table 5.10: Impact of BISP on women mobility (women can visit religious place)

VARIABLES	Model 1	Model 2	Model 3	Model 4
Bias-corrected	-0.027	-0.027	-0.401	-0.078
	(0.080)**	(0.078)**	(0.089)***	(0.087)***
Sample size left of the cut off	3916	3901	3326	3326
Sample size right of the cut off	4209	4188	3495	3495
Cluster	Yes	Yes	Yes	Yes
Control_Head	No	Yes	Yes	Yes
Control_Spouse	No	No	Yes	Yes
Provincial Dummies	No	No	No	Yes

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Source: Author's own estimations

These results show that unconditional cash transfer program (BISP) play important role in the women mobility. Before getting the cash women were not able to go alone for income generating activities. They were not expected to go alone to buy things, to visit friend even on religious places. BISP has given power to women; make them able to go alone to markets. Before such cash transfers women's mobility

were limited because their socio economic status were different. RDD results of the study shows that when such cash transfers have significant impact of women mobility which will lead to women empowerment.

3 .Voting rights

Another proxy variable to measure women empowerment is voting rights, as there is no direct way to measure women empowerment so, different indicators are being used to measure the impact of BISP on women empowerment. Much of literature has shown that such cash transfer and women empowerment has positive relationship .Beneficiary women are more empowered than those who are not getting such cash subsidy. Such cash transfers have given women rights to vote. Before this cash assistance they did not possess national identity card and they were not able to vote.

RDD results presented in table 5.11 show that BISP have a statistically positive and significant impact on voting rights. As CNIC is the precondition of becoming the BISP beneficiary so, BISP cash transfer will empower women.

Ambler and de Brauw (2017) found same results from their study that BISP has had positively significant impact on women rights to vote. Beneficiary women would always vote either it is national or local elections

Table 5.11: impact of BISP on voting rights of women

VARIABLES	Model 1	Model 2	Model 3	Model 4
Bias-corrected	0.013	0.024	0.201	0.590
	(0.080)	(0.079)	(0.091)**	(0.086)***
Sample size left of the cut off	4551	4531	3817	3817
Sample size right of the cut off	4924	4899	4023	4023

Cluster	Yes	Yes	Yes	Yes
Control_Head	No	Yes	Yes	Yes
Control_Spouse	No	No	Yes	Yes
Provincial Dummies	No	No	No	Yes

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Source: Author's own estimations

4. Access to resources

Access to resources is also something that could be potentially measured used as variable proxy women empowerment. Findings of Bonila (2017) revealed that cash transfers affect women ability to control and allocate resources. Access to resources is about the potential choices rather than the actual choices. Access to resources includes material resources in the more conventional economic sense. First variable that capture the effect of access to resources on women empowerment is that women are engaged in paid employment activities other than household activities.

Table 5.12 show positive and statistically insignificant results, revealing that women are not engaged in paid employment.

Table 5.12: Impact of BISP on access to resources (women engaged in paid employment)

VARIABLES	Model 1	Model 2	Model 3	Model 4
Bias-corrected	0.017	0.105	-0.250	0.065
	(0.067)	(0.066)	(0.076)***	(0.073)
Sample size left of the cut off	4601	4581	3836	3836
Sample size right of the cut off	5012	4986	4061	4061
Cluster	Yes	Yes	Yes	Yes
Control_Head	No	Yes	Yes	Yes
Control_Spouse	No	No	Yes	Yes
Provincial Dummies	No	No	No	Yes

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Source: Author's own estimations

Another form of women empowerment is that women are working outside the home. RDD results revealed that BISP have negative and statistically significant impact on working women outside the home. After getting the cash transfer women will be able to go outside the home for income generating activities and they are engaged in paid employment away from home.

Table 5.13: Impact of BISP on access to resources (Doing work away from home)

VARIABLES	Model 1	Model 2	Model 3	Model 4
Bias-corrected	-0.349	-0.534	-0.333	-0.311
	(0.162)**	(0.153)***	(0.172)**	(0.159)*
Sample size left of the cut off	1109	1105	938	938
Sample size right of the cut off	1047	1045	848	848
Cluster	Yes	Yes	Yes	Yes
Control_Head	No	Yes	Yes	Yes
Control_Spouse	No	No	Yes	Yes
Provincial Dummies	No	No	No	Yes

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Source: Author's own estimations

Table 5.14 shows the estimated RDD results revealing that BISP have a negative and statistically significant impact on women access. Before this cash transfer when women does not possess national identity card they were unable to own their own land. According to World Bank (2007) household welfare depends on the asset ownership. Property rights and women empowerment are positively related(World Bank; 2007).

Table 5.14: Impact of BISP on access to resources (own personal land)

VARIABLES	Model 1	Model 2	Model 3	Model 4
Bias-corrected	-1.183	-1.136	-1.420	-1.096
	(0.080)***	(0.079)***	(0.092)***	(0.088)***
Sample size left of the cut off	4601	4581	3836	3836
Sample size right of the cut off	5012	4986	4061	4061
Cluster	Yes	Yes	Yes	Yes
Control_Head	No	Yes	Yes	Yes
Control_Spouse	No	No	Yes	Yes
Provincial Dummies	No	No	No	Yes

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Source: Author's own estimations

Table 5.15 shows that BISP have positive and statistically significant impact on the availability of cash to women. The literature on availability of cash to women shows that cash access to women always increase their economic position. Adatoet al.(2000) in their study found that women's participation in the Progres program have increased the women self confidence as a result of control over cash subsidy.

Table 5.15: Impact of BISP on access to resources (access to cash)

VARIABLES	Model 1	Model 2	Model 3	Model 4
Bias-corrected	0.581	0.591	0.723	0.607
	(0.079)***	(0.077)***	(0.089)***	(0.086)***
Sample size left of the cut off	4601	4581	3836	3836
Sample size right of the cut off	5012	4986	4061	4061
Clusr	Yes	Yes	Yes	Yes
Control-Head	No	Yes	Yes	Yes
Control-Spouse	No	No	Yes	Yes
Provincial Dummies	No	No	No	Yes

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Source: Author's own estimations

CHAPTER 6

CONCLUSION AND RECOMMENDATION

Using regression discontinuity design (RDD), this study finds impact on result related to women's empowerment in Pakistan as a result of the receipt of BISP transfer.

Particularly, the study finds that this cash assistance encourage women to report they are less likely to being beaten and more likely to work after getting married. Men are more likely to accept that they should help women in daily household chores sand

Women also become more likely to visit public places alone. Cash transfers have positive and significant on women mobility. Results show that women can go alone for the income generating activities.

Results suggested that such cash transfer have given voting rights to women. As CNIC is the precondition to obtain such cash transfers so it will enhance women empowerment. It must be mentioned that proportion of women with CNIC card considerably increased between 2011 and 2013 specifically for the women below the poverty score threshold, it is highly unlikely that the increase would have been so large without BISP.

Findings suggested that transfers appear to cause women to go outside the home for income generating activities. Women are more likely to work away from home.

Key findings of the study:

- The unconditional cash transfer program BISP have positive impact on household decision making of women.
- BISP have significantly impact women mobility.
- This cash transfers have given voting rights to women.
- BISP receipts are more likely to engage in paid employment.
- They are less likely to tolerate being beaten.
- Beneficiary women are more likely to participate in household decisions.

According to Duflo (2011) status of women in Pakistan is low relative to other developing countries and women empowerment is correlated with economic growth, an increase in the women empowerment in Pakistan is a good sign for the economy. According to findings of the study cash transfers are a complement for the women empowerment, therefore it is needed for developing countries to prove more cash transfers in order to empower women.

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