

**ROLE OF CASH TRANSFERS ON WOMEN
EMPOWERMENT AND GENDER
EQUALITY:: A CASE
STUDY OF DISTRICT MANSEHRA**



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Dedication

This paper is dedicated to my respectful parents, my mother without whose constant support this thesis paper was not possible. She always inspires me. Although my father is no more with us still his confidence in me is as strong as he is right beside me. At the same time, my thanks also go to my sister whose advice really worked for this thesis paper.

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ABSTRACT

Women empowerment is one of the essential components of poverty reduction and growth intervention promoting good governance and encouraging economic development. This study evaluates the conditional and unconditional cash transfer dimensions of the BISP program to identify the socio-economic loopholes in the understanding of the women dynamics in Pakistani society. The BISP program presents a two-pronged strategy of financial empowerment among women and reduction of poverty. As, 35% women population are largely affected by poverty more as compared to men. Now, micro-financing for women is useless when the internal dynamics of women social presences and power are completely neglected in constructing this program. Therefore, the researcher aims to address this issue of the society by evaluating the effectiveness of the programs introduced for women empowerment and social protection. The study explores the underlying factors responsible for not getting the desired outcomes of the BISP program among women by using qualitative analysis. The study conducted primary research based on interviews and thematic analysis of those interviews. The study is based on an in-depth capability analytical reasoning of UCCT and CCT of BISP. The sample size of the study is 40 beneficiaries of Benazir Income Support Programme. The population of the study is Mansehra district of Khyber Pakhtunkhawa where this program to empower women has not been successful to deliver desirable outcomes, The same has been observed by (Kate et.al, 2017) when she quotes that several studies showing the evidence that qualitative factors such as self-confidence and self-esteem have increased whereas the complexity of quantitative factors such as the direct impact on financial well-being of the women is hard to quantify in the short-run but the same can be observed in the long- run.

Keywords: *Women Empowerment, Socio-Economic Development, BISP cash transfer, Social Security Net.*

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LIST OF ABBREVIATIONS

BISP Benazir Income support program

GDI Gender Development Index

GEM Gender Empowerment Measure

GGI Gender Gap Index

GII Gender Inequality Index

OPM Oxford Policy Management

CHAPTER 1

INTRODUCTION

1.1. Introduction

The topic of women empowerment has long been debated upon by many academic scholars and writers. The definition of women empowerment has also varied from time to time with changing generations and social norms. Empowerment has been referred to as the ability to function in any society to the best of one's desires. Fundamental human rights are often used to describe empowered members of the society like freedom of speech, freedom to work, dignity of life and many more, hence, women empowerment is the same with regards to gender and gender gap.

The word empowerment refers to enabling the women in financial inclusivity and their autonomy. Classification of empowerment ranges from simple financial liberties to entrepreneurial motivation for women to grow and change their social status plus helping other women along as well (Malik, Mustafa, Anwar, & Iqbal, 2020).

For developing countries, the fundamental rights of women are highly neglected and ignored due to different socio-economic factors like lack of opportunities and inclusivity, lack of awareness and, largely, because of poverty, especially in case of Pakistan. The gender disparity in developing countries has left women with little to no socio-economic freedom and expression with high dependence on others. This is a social dilemma which has caused conflict within a country for the assurance of equal rights for both men and women. (UN, 2014)

Examples from the European world, where women empowerment is linked with many historical movements that have taken place to ensure the rights of women, however, the

success of such movements have been little to none, as still in many parts of the world, women empowerment is still looked upon as a taboo and not understood due to the lack of awareness related to the topic. (UN, 2010)

Pakistan like many other developing countries of the world, also faces development issues regarding women empowerment due to economic constraint towards Pakistani women. One of the reasons for the lack of women empowerment is identified as poverty and economic freedom of women in Pakistan (BISP's impact evaluation report, 2019).

Government of Pakistan has taken drastic measures to educate its people on the issue of economic freedom and has taken steps to reduce poverty by introducing social security nets especially for women namely, the unconditional transfer of cash under BISP (Benazir income support program). BISP is the largest social security program established specific for women with funding up to 90 billion rupees targeted towards poverty reduction and women empowerment. According to Economic survey forum 2018, around 5.4 million women population is facilitated in this unconditional cash transfer program since 2008. BISP undoubtedly one of a kind in its nature around the world (Hussain, & Jullandhry, 2020) as it is awarded funds by World Bank for being an excellent SSN program in the world.

The aspect of BISP which makes it special lie in the strategical development of a targeted population like women, improving not only the poverty conditions but also completing one of the Social Development Goal 2030 of women empowerment (Noor, & Nor, 2021).

The purpose of a social protection program is to provide immediate care against any disadvantaged situation like lack of health care, living without necessities like food, clean water etc. It is mechanism determined under SP programs to safeguard against

any unfair circumstances. Hence, resulting in reducing poverty, increasing public health and elevating standards of living (Mubarak, Khan, Mujahid, 2020).

BISP aims to focus and facilitate the ground level of every household by targeting women of Pakistan in order to achieve inclusive growth and enhance people's standard of living (Kate & Alan, 2017). Recent decades have witnessed a massive increase in cash transfers programs to eradicate poverty across the globe, especially in developing countries, including programs like BISP which also promotes women empowerment. However, the results are highly varied and different methods of social protection have achieved different results (Ali & Gavino, 2018).

Social safety net programs are widely seen as a possible solution for alleviating poverty. Regardless of whether they have such a powerful impact on decreasing social deprivation is easily proven wrong, yet they are unquestionably gaining credibility as a successful security net instrument and therefore the basis of a comprehensive development process in many developing countries and as a part, it definitely has earned the trust. The fundamental basis behind the social security nets is to help the poor to more likely achieve a better standard of living and help them to embrace better quality of life (Kate & Alan, 2017).

The secondary objection of BISP is often critiqued as being political biased to promote the political agenda of the political party (PPP) that introduced this social security net in 2008. It was considered a populist move to gather female vote by designing BISP especially for women. But on the other hand, the majority of population affected by poverty is of women and children as they are unable to earn or sustain oneself. The pure attitude of enabling women is often clouded with hatred and not fully executed (Iqbal, Padda, & Farooq, 2020).

For the evaluation of BISP under economic survey 2017, the researchers evaluated that the initial cash transfers resulted only in

With proper monitoring, long-term needs can also be mitigated. (Nayab & Shujaat, 2014). Under BISP, the monetary assistance is provided through Unconditional transfer by the administration. Unconditional cash transfer is when one receives the monetary assistance without any exchange or promise of return. Conditional cash transfer asks for an exchange in turn to the money (Javed & et.al, 2021).

In recent years, there has been a rapid increase in the use of social security during time of crisis. Social assurance programs have progressed and adjusted as a result of creative programming, execution, and finance components, allowing them to prepare for and respond to large-scale catastrophes. In recent years, developing countries have been funded by developed countries to enhance the women empowerment index, to encourage development targeted towards women and to educate the society of such necessary changes (Rebbeca, 2019).

Now, another aspect of empowerment is the financial independence of women but that is highly difficult in a society like Pakistan where, working requires having strong social skills and social interactions. Women in Pakistan are limited in that aspect as they freedom of movement is limited based of their position in the intra household dynamics. Women is unable to achieve the same level of success as men because of this limitation.

The second aspect of financial independence generates at the workspace where the involvement of a women in decision making, or management is still considered rare. The political economy surrounding the work environment discourage women to participate and grow.

Most of the initial studies like (Schultz, 2004) & Adato et al. (2000) that have been conducted to understand the context of women empowerment in Pakistan has been solely focused on the face value of the opportunities that can be made available to women. However, shading light on the importance to the context in which opportunities are designed, we need to focus on the political economy of opportunities and how these opportunities can be capitalized given the circumstances. The variability of decision-making for women does not lie in an opportunity that can be provided to them but in the capability to utilize them. Although programs such as BISP and other cash transfers refer to the optimization of the given circumstances but in actual terms, they are just limited to reducing poverty among women and not for empowerment as they do not change the power dynamics in a household or in spousal relationship (Kate et.al, 2017).

Women empowerment in general means the power of decision making. The power comes from when they have resources, but alone financial resource cannot give them the power, education is also one of the resources they need (Lalit, 2019). Empowerment is related to the sharing of available resources and power, and so it cannot be absolute. Women must be empowered from all the related aspects of nature and natural resources i.e. women should have increased access to resources. Education plays a major role in making women capable to fight for their rights and against any forms of discrimination and make them aware. (Shuja, Aqeel, & Khan, 2020).

If we talk about women empowerment, then it is a well theorized process of increasing the ability and capacity of a woman to make their own decisions and determine their needs, independently, in her social life (Arshad, 2011). In the context of development, the role of social structure and intra-household gender relations (resource positions between women and men) is of crucial importance, according to the study by (Niaz & Iqbal, 2019).

The likelihood that cash transfer initiatives will have a large impact on empowerment begins with intra-household asset allocation models, many of which portray a bargaining engagement that occurs before the outcomes of family decisions. (Ul-Hameed & Kadir 2018). Increased empowerment can be a result of increased individual bargaining power; when women suggestions are preferred in household decisions, they feel encouraged to avail different opportunities.

Other than that, the social protection programs could directly affect empowerment even if the BISP program does not cause a large increase in female's relative bargaining power, the process of receiving the cash and then to manage the transfer of cash can affect gender norms in the household which might impact many different elements of empowerment. (Ali & Wasim, 2020)

Resulting in the accumulation of suggestions or preferences of each household member while making the final decision shows the positivity of the bargaining process of that member both male and female (Yunis, Hashim, & Anderson, 2019). As bargaining power can be observed through several factors which includes control over income, which suggests that cash transfers given to women may be successful in increasing their bargaining power (Kate & Alan, 2019).

1.2. Status of women in Pakistan

Women empowerment has become the most contentious and difficult to be proven wrong in the progress area. It is often regarded as a crucial tool for achieving realistic monetary development and reducing poverty in developing countries. (Bukhari et.al, 2019). In the modern world, most exponentially developed countries are often associated with more empowered populations, the same concept of development needs to be implemented in developing nations like Pakistan where a woman is considered as

an equal part of the economy and political sphere of the society. (Chaudhary et.al, 2012).

Women participation in monetary activities in all sectors is critical in order to develop a more solid foundation for building a larger economic gain and communicating across the globe to establish women majority as leaders, labor workers etc. Women empowerment is about providing them with basic rights and there should be unbiased social orders for both genders. Women empowerment is described by a channel when women become capable to organize and shape themselves so that to rise their autonomy, to claim free right to participate in social, economic and political structures of the society and to make more choices to control their resources which will create empowerment. This kind of equal rights implementation shows female capacity to accept responsibility like more choices, flexibility, making more decisions, and taking more actions whenever expected. Women accumulate almost half of the total population in Pakistan and across the world, having a significant part in the advancement of human race, regardless of the anti-feminist theories, women are as great as men in the society for their roles as mothers and providers. (Kamila et.al, 2019)

Among the two billion estimated individuals on this planet, two-thirds are that of helpless women, among which millions are living in discriminated and unfair societies with little to no right protecting a woman's dignity. In today's world, a woman with much lesser right in property, for education, and for economic gains as compared to man in this world. Hence, all these elements are very likely hindrances and disadvantages against women stratification in society. (Abubakar et.al, 2019)

If we look at the stats for working women and different labor cost associated with women then there are clear discrimination against women, for example, as per the

International Labor Organization report 2019, women invest 4.1 times more energy in work, especially in Asia and the Pacific region however they are more victims of unpaid work. 60% of the absolute unpaid work is finished by the women even after spending additionally working hours when contrasted with men. Less than 20% of the world's lands are registered in the name of women, not because women are less capable of buying or holding land, but because of poorly executed inheritance rights and the lack of awareness of poverty law. (Batool, 2018).

Therefore, it's time to create awareness on inheritance and enable women to acquire their rightful properties through proper channels of justice. This vacuum of rights especially inheritance property rights affect women the most (Abubakar et.al, 2019). This practice is most widespread in patriarchal societies of South Asia and the Middle East North Africa regions including Pakistan. Ownership of land helps women in economic independence, insight of such independence the risk of domestic violence decreases because economic empowerment makes them able to leave an abusive relationship. (Bilal.et.al, 2020)

The World Bank Policy Research Report 2019 shows that it has been proposed with clarity that women empowerment is a rule, progressively perceived as a significant approach and objective for working on the prosperity of women themselves as well as for its positive impacts in the families they live in. Women Financial empowerment is progressively assumed as one of the vital components for the poverty reduction system in Pakistan. Financial empowerment of women is not just considered as an improvement objective, however, as a means of advancing financial development, decrease in poverty, and advancing better administration. (World Bank, 2021).

Pakistan being the Islamic Republic, every guideline and standard in the nation are dependent upon the Islamic laws. Yet, simultaneously, there are traditions and customs which do not follow the religious laws and are normally substantiated through cultural supremacy. The social models in Pakistan don't allow women to use their privileges (lawful and strict) which are secured by the law and are given by Islam (Sanchita, 2014). Women are not only marginalized due of a lack of awareness of their rights, but also as a result of discrimination in monetary, social, and societal behaviors, which leads to inequity in the community and across cultures on a broader scale. Along these lines, women who are now disempowered may be empowered by granting them authority on an ad hoc basis. (Sanchita, 2014)

Women, in general, are among the majority of segments to be unemployed. The aggressive oppression from both, the society and women's marital partners i.e. their husbands, where little to no freedom is allowed to women and they have to live in a dominative environment as compared to men in Pakistan (Bukhari et.al, 2019). The freedom of opinion and identity are constitutional provided but harder for a woman to acquire in rural areas of Pakistan. Whereas employment is a difficult road altogether as it requires social, financial and physical mobility which are restricted in Pakistan society. This is itself a regard to the opportunity of women to their work and give them equivalent chance to have similar qualities and significance.

In Pakistan where there is massive unemployment and there is no state given work exchange, particularly to women, the power dynamics in a marriage are determined by the employment status or financial position of the two people in a relationship. Thus, based on the social and financial aspects where the superior man has always upper hand in marriage. There are various constraints that are faced by these women, most of these are due to the social construct and structural conscious of the locals. Many women are

not even allowed to capitalize on the skills that they know can be beneficial for them (Meraj, & Sadaqat, 2016).

Women are constantly under threat because of the uncertainties that they have to face in the name of tradition and religion. This fact is quite evident from the cases of honor killings, forced marriages, child marriage, establishing control over the women by their male counterparts (Shah, Aziz, and Ahmad, 2015). The miserable social guidelines achieve a systematic disallowance of women from political participation and authentication of their individual political choices. It implies that a woman's place of high standing is inside the four walls of home and when she ought to go out, she should be wrapped from head to toe in a shawl.

Pakistan has made NPA (National Plan of Action) for women in August 1998. The NPA highlighted twelve areas that are considered to be more critical and has set 184 actions under all these critical areas e.g., women and wellbeing, women and poverty, women and economy, women and training, women and savagery, women and conflicts, women and dynamic, women and human rights, women and media (Choudhry et.al, 2019). In addition to every one of these steps, in 2002, the National Policy of Development and Empowerment of Women was dispatched by the Government of Pakistan. The approach used under the NPA, as mentioned above, was basically focusing , on women empowerment socially, economically, and politically without any biases. The vast majority of the critical works by the Government are to expand the number of seats for women in the National Assembly, Senate and Provincial Assembly, and in Local Governments. Nevertheless, with every one of these steps by the Government of Pakistan and other global associations, the state of women empowerment is still more awful in Pakistan.

1.3. Problem statement

The inequality based on gender has been a prevailing issue in Pakistan for a decade, where women are facing injustice circumstances due to the lack of social, financial and political empowerment directed towards women. Benazir Income Support Program (BISP) in Pakistan has provided financial assistance to women population but has failed to impact the social and political aspect of empowerment. Cash transfer under BISP for the reduction of poverty in women does not increase women participation or create awareness for women empowerment. The problem of women empowerment involves deeper issues like lack of social standing in household or committee, decision making power and mobility in the society.

The Gender Gap Index 2018 indicated that on the size of the predominance of gender-based aberrations; Pakistan was the locale's least positioned (148th) nation and second last among 149 nations. GGI index estimates public gender gaps in the economy, legislative issues, instruction and wellbeing. As per GGI Index Pakistan is positioned in 146th position in financial support and opportunity, 139th in instructive fulfillment, 145th in wellbeing and endurance, and 97th in political strengthening (WEF, 2018). According to World Economic Forum Report 2020, Pakistan ranked 151 out of 153 countries on the Global Gender Gap Index Report 2020 index (WEF, 2020).

The Global Gender Gap Index Report 2019 as per (World Economic Forum, 2019) is an elective list made by the World Economic Forum to feature public level accomplishment holes among women and men in four classifications: Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment.

According to the statistics mentioned above, Pakistan has yet to solve the problem of women empowerment and equality. However, BISP as a cash transfer program addresses surface level and does not go into the dynamics of socio-cultural (household dynamics) and socio-economic (social dependencies and decision-making power) fundamentals needed to govern and function a prosperous house. Women are the structural pillar to keep the household united but lack authorization for decision-making regarding the financial and political ideology of the household. This research deliberates on the shortcomings of the BISP program and the failure to acquire women empowerment under its objective.

1.4. Objective of study

- To investigate the role of unconditional cash transfers on women empowerment using capability approach.
- To analysis socio-cultural and socio-economic hurdles for BISP in women empowerment and determining alternative recommendations based on primary data collected during this study.

1.5. Research Questions

- What are the main actors of resistance when it comes to the development of opportunities for women in a socio-cultural and institutional context?
- How is the cash transfer affecting the social mobility of females?

1.6. Significance of the study

According to Oxford Policy Management's (OPM) BISP Impact Evaluation Report 2019, cash transfers provide economic relief and strengthen women's position within the community (Memon, 2017). BISP's programs targeting women beneficiaries have a positive impact as it empowers women within the household, but women have not

been given the empowerment they require at the household level. They don't have the decision-making power and are dominated by men. To eradicate the discriminatory treatment of women, which causes them stigmatized, BISP presents a two-pronged strategy. Therefore, the researcher aims to address this issue of the society by evaluating the effectiveness of the programs introduced for women empowerment and social protection.

1.7. Organization of Study

The first part of the study includes an introduction to BISP and its fundamental principles. The chapter includes a brief background, problem statement, objective of the study, research questions, and significance of the study. The second part is a literature review that discusses important concepts related to this study. And explain the BISP program, women empowerment and the possible links that exist between them. By critically evaluating the literature concerning the topic, it derives concepts for the conceptual framework. The next chapter explains the methodological orientation of this study. It highlights the methods employed for the data collection, sampling technique and the strategies of data analysis. The next chapter presents the findings of this study and discusses the outcomes arrived at. The final chapter concludes this study and discusses policy recommendations and limitations of this study.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

The lack of equality in Pakistan is one of the core problems. It increases violence incidences, social degradation, and economic losses. To address the issue of inequality, the BISP program was initiated along with the directed objective to improve the social and financial status of women in Pakistan (Chaudhary, Chani, & Pervaiz, 2012). Inequality, hence, has given root to many economic problems like unemployment and poverty especially in small communities. The BISP create a system to challenge the degrading and imbalance situation by providing women with an external income source.

Poverty alleviation is critical for the economic growth in a nation and to do this, positive interventions are expected to be implemented, which should be possible by expanding the family income. It is critical to recognize that reducing poverty is one of the most important concerns when it comes to the issues and challenges that developing countries face, across the world. The purpose of providing the social security net initiatives is to reduce the negative effects of poverty on the people who are affected. Over the period of one year (2007-2008) in Pakistan, there has been high levels of inflation due to rise in commercial oil prices and also the raw materials affecting both domestic and international prices thereby decreasing the purchasing ability of the local women further.

There are already low patterns of participation in household expenditure by women because most of the households do not even have a permanent income source, moreover, being unemployed is even more common among poor households. These

conditions required quick and viable action by the government of Pakistan. Benazir income support program provided much needed solution for every one of these issues to give immediate, convenient, and powerful help to the affected portion of the population in Pakistan, hence, it was initiated for all of poverty raided women of Pakistan. (Pasha et.al, 2018).

2.2 Social Protection

Social protection is seen as community service to promote the risk management of household individuals and groups and provide support to the most disadvantaged groups in the society. Social protection targets individual and communities who earns very minimal and face different problems including disabilities, old age, sickness, death in the family and other natural calamities (Barrientos and Hulme 2008).

Initiatives for social protection are offered by both public and private sectors, offering financial assistance directly to the needy, disadvantaged and poor to improve their social status and basic rights, to minimize the economic and social vulnerabilities of the poor and marginalized segments (Devereux, 2002). It offers a remedy and easement to minimize the unexpected shocks to disadvantaged ones (Malik et.al, 2013). Social protection aims to minimize and eradicate poverty and direct individuals to affordable and successful life where their living conditions can be strengthened and promoted (Kabeer et.al, 2010).

In many developing countries, such as Pakistan, social protection (SP) has become an important point of contention when it comes to development strategy. The Government of Pakistan has, as of now perceived the essential role of SP (social wellbeing nets and social security programs) in aiding families who are now poor or liable to become poor in not so distant future. The two main purposes of social protection are not only static but also operate in dynamic capacities, static it might be said that it looks to decrease

families' ex-post poverty; and dynamic in that it intends to limit families' ex-risk weakness to neediness or the danger of future poverty. (Azeem et.al, 2019)

Social protection initiatives are seen as a vital instrument for the achievement of Sustainable Development Goals (SDGs) and it is considered as an important segment of poverty reduction policies around the world (World Bank, 2016). This also involves the family protection initiatives by formal and informal organization sources in indigenous communities (World Bank, 2014). Consequently, these public initiatives are taken as a response to deprivations, vulnerabilities and risks, which are seen as unacceptably common in a certain social structure (Conway *et.al.* 2000). Social protection is nurtured in various forms in developed and developing countries. Social protection initiatives have a huge effect on reducing poverty and providing support to vulnerable people (Barrientos and Hulme 2008). The emphasis of social protection programs is mainly given towards income maintenance in developing counties (World Bank, 2016).

The core concept of social security nets entails three major characteristics: livelihood security, prosperity, and well-being. Above all, it is only the responsibility of the state to expand and monitor these aid measures for its citizens through legal programs or initiatives. In many countries, legal plans or actions are for the most part charged. This social security concept isn't complete since it ignores the most basic and mundane elements in emerging countries. The developing nations are dealing with two major difficulties as a result of these hidden parts: the predominance of the disordered informal sector and the prevalence of widely spread poverty. (ShuHong, Din, & Ranjha, 2017)

Social safety nets play an important role in poverty reduction and long-term development by providing families with a sense of security that businesses and non-

profits may not be able to provide. Social safety nets often redistribute available assets to disadvantaged areas or support political unions to assist with fundamental primary changes. Unfortunately, the growing awareness of the importance of social security nets in agricultural countries has not been translated into practical action, due to the failure of traditional social government aid agencies to successfully reach and attract the poor. This has prompted experimenting with the innovative bottom-up assistance service delivery alternatives and poverty alleviation components, which more effectively recall the poor and helpless in program planning, implementation, and monitoring.

Reforms that distribute governmental services to local groups, the local area's management of forests and other natural resource assets, and community-based microcredit initiatives are just a few examples. Request-driven social subsidies that point by arrangement to encourage community participation have become increasingly popular with governments and contributors, and international organizations such as, the World Bank are now making local area investment an undeniable benchmark for financing approval for a growing number of projects. (Jonathan et.al, 2002).

Social safety nets play important role in reinforcing the empowerment of women as these plans are planned to target female-headed families and cash transfers to women. The capability of winning social plans is extremely huge in further development of women empowerment regarding resource accumulation, women participation, exchange and command over those variables that might impact their lives. A bunch of social security strategies and projects that target just females to upgrade their capacities might build their access to assets, work on their participation in the labor market and increase women mobility which leads to monetary strengthening as well as proficiently decrease poverty and weaknesses among helpless sections. (Tehmeena *et.al*, 2020)

Social protection offers various opportunities such as health, education, employment, stability, and entrepreneurship, while its goal is to minimize vulnerabilities and risks and promote the life of poor development. In addition, social protection programs also help in addressing poverty, deprivation, inequality, hunger and malnutrition. These programs also build capacity and provide opportunities related to gender equality, economic prosperity and disaster risk reduction systems (World Bank, 2017). Furthermore, every country's income growth plays an important role relative to income distribution and it is the responsibility of governments to ensure the social protection of poor and vulnerable people (Khan et al., 2015). Societies do not eradicate poverty, hunger, and vulnerability for long, which is why there is a need for an abrupt and effective public response within the sphere of social security initiatives (Conway et al., 2000).

2,3 Women Empowerment

Women empowerment is one of the essential components of poverty reduction and growth intervention promoting good governance and encouraging economic development (World Bank, 2018). Women empowerment is a multi-dimension phenomenon that is difficult to measure, but in general, it is related to changes, both within the household and in culture, that expand the opportunities for women. Similarly, it is also a subject of concern for the health and education of mothers contributing to a decrease in infant mortality and ensuring income stability and economic wellbeing of household (Akram et al., 2019).

Compared to women, men are more dominant in Pakistan, triggering inequality between women and widening gender gaps (UNICEF, 2016). Women are an important segment of every society, although they are relatively poor, marginalized, and often

live in poverty. Poor society's needs are food/shelter, clothing, livelihood, quality health services and require relief from natural disasters (Jankowski et.al, 2019). Therefore, for the development and progress of societies, women should be given the right to take part in household decisions concerning employment, education, marriage and so on (Madhani, 2017).

Empowerment entails taking on more responsibility in all aspects of one's life. Empowerment is building certainty, knowledge, understanding and creating individual abilities to have the option to investigate circumstances and impart more adequately with others. The concept of women empowerment encompasses both political and economic rights. These rights enable women to construct their lives in such a way that they have the true advantages of protecting life, setting out and achieving their goals via careful planning and organization. They can place demands on the government for assistance and on society as a whole for change. Enabling women entails taking full interest in all aspects of life, building stronger economies to achieve internationally agreed-upon goals for advancement and sustainability, and working to improve women's personal fulfillment. (Munazza et.al, 2020)

Empowerment has various measurements, and there is no clear approach to quantify it. Distinctive empowerment approaches have been created by the UNDP, including the Gender Development Index (GDI) and Gender Empowerment Measure (GEM) (UNDP, 2019), and the subsequent Gender Inequality Index (GII) (Gaye et al., 2010).

The Gender Development Index (GDI) utilizes information on the expectancy of life, enrollment rates of education and literacy, and wage. The Gender Empowerment Measure (GEM) utilizes information on higher-status business positions, political cooperation, and income. Both the GDI and GEM fundamentally center around "gender

gaps", that is, contrasts among women and men. The GII was intended to address a portion of the reactions of the GDI and GEM. It catches parts of reproductive medical care through the maternal death rate and young adult rate of birth, just as literacy rates, political participation, and workforce cooperation rates. The GII considers both absolute qualities (for women just) just as relative qualities. Be that as it may, parts of decision-making, and individual security are excluded. It solely centers on sexual orientation gaps.

An essential restriction of the records talked about above is that they have been intended for and processed at the national level, deepening inside a country variety that might be significant for policymaking and efforts for the interventions. Their utility has likewise been restricted by utilizing factors that are broadly accessible, yet not really generally demonstrative of women empowerment. This is especially hazardous for surveying the situation with women inside lower financial layers. For instance, the factors utilized for employment classifications to a great extent related to the most literate and financially advantaged women because the accessible information overlooked the informal economy sector (Beteta and Hanny, 2006). One more analysis of these actions is their absence of data on significant empowerment measurements like decision making and individual security (Hirway and Mahadevia, 1996; Klasen, 2006).

The Constitution of Pakistan ensures equivalent treatment for everyone independent of gender, yet this has not yet completely converted into the balance of status or opportunities, or access to resources, particularly for women below the poverty line, whose mobility, decision making, and participation is seriously limited. More than 70% of women are not permitted to leave the home to visit a bank, go to an NGO meeting, to do a job, or seek education at their will, and practically 59% of women in the least

fortunate abundance quintile in Pakistan don't have a say in their medical care, for instance.

Just around 33% of women residing in rural areas (35%) are educated and less than one out of ten BISP recipients are educated. The labor force participation of women is about 26% contrasted with 86% for men. For most of the women residing in the rural areas, their work environment is farms, or their own home and farm work is viewed as an expansion of their domestic duties. Just 6% of the women of rural areas work outside the home in a shop, business, office or industry setting. By far most the women are not financially included and there is a significant sexual orientation gap in admittance to financial services. Just 7% of females (versus 20% of men) are financially included, and surprisingly fewer poor women. One of the immediate outcomes of this gap is an overburden of hunger among women and young females as compared with men and young men (Ehsas, 2020).

2.4 Social Protection and Women Empowerment

Safety net programs have shown positive impacts on women empowerment and gender equality around the world. These initiatives have enabled women to have access to small-scale productive assets for instance livestock, and also assets in long term such as land through access to credit. Similarly, these programs also enable women to have access to both formal and informal credit, these credits are also considered loan guarantees in some cases (Campos, 2015). Also, in most cases, these cash transfers to woman-headed families contribute to greater economic benefit, since these households invest more in economic assets (Bastagli et.al, 2016). These programs also increase women decision-making choices and power, which includes decisions concerning marriage and fertility, also helps in reduction in partner physical abuse, amid other advantages.

In Pakistan, like in other countries, there is an apparent division of gender-based employment in the market, with girls likely doing housework and male members being responsible for the family's finances. As a result of this reality, young girls and women are stopped from obtaining an education since it is regarded as a waste of money and resources. Opportunities for young women are profoundly confined in Pakistan. They are not allowed to move alone without male relatives in many areas. Such measures are taken to forestall any mischief to young women's honor and of her family, Pakistan has increasing concerns about the safety and security of young women. Pakistan is a country where women's safety and security are a major concern, and women's movement and access to education are severely restricted.” (Jones, 2021)

Social protection programs are very essential to attain gender equality and women empowerment, not only as a right but also as a basic concept to realize long-term development objectives like health, education and other economic and social initiatives for women, families and community as a whole (Myamba, 2019). In this instance, gender equality applies to the provision and allocation of equal rights, opportunities and responsibilities to women, men, boys and girls. The term equality does not represent the sameness of men and women but the rights for both, opportunities for both and their responsibilities will not be built on whether they are born female or male. Globally, to promote women empowerment and gender equality, there has been a great move towards directing social protection, mainly conditional and unconditional cash transfer programs and other benefits towards women. One of the leading examples of these initiatives is the Benazir Income Support Program (BISP) launched by the Government of Pakistan.

Women-centered social security programs increase empowerment, by increasing their income, improving their financial status, and ensuring their participation in the

development of society. The award provides the women an opportunity to distribute the resources productively and mitigate the monetary imperatives of women. The practice of social security net programs in Brazil, Argentina, Mexico, South Africa, Nicaragua, and Bangladesh had shown female participation in the job sector, independent work, intra-family dynamics, and decision making as a result of the cash transfer program. (Waqas & Masood, 2019)

2.5 BISP and Women Empowerment

In line with the global trend, the government of Pakistan launched the National Cash Transfers Program, namely Benazir Income Support Program (BISP) in 2008. The BISP was designed with the objective of consumption smoothing for the ultra-poor against negative economic shocks, including financial crises. (Saleem, 2019). The longstanding objectives included the eradication of extreme and chronic poverty, human capital development and women empowerment to achieve sustainable development goals (Nasir & Saima, 2019). To achieve this goal, it is critical that the cash transfers be made directly to women in order to ensure that the funds are used as intended. As in numerous other cash transfer programs, BISP cash transfers are disseminated exclusively to females, with the expansive objective of working on the status of women inside the family. (Kate & Alan, 2017).

Benazir Income Support Program (BISP) is known as the main program in Pakistan for female strengthening and mitigation of poverty. The unconditional cash transfer program of BISP has an imperative part for engaging women monetarily. UCT program of BISP is the biggest enrichment program in Pakistan. Benazir Income Support Program (BISP) is a vital social safety net program and affecting women's empowerment in Pakistan. (Wahid & Alizai, 2017).

Besides affecting bargaining power within households, transfers that are given to women are often expected to increase women's empowerment more generally. As empowerment is a broader concept than bargaining power. It can also be defined in different ways and one of which definition describes empowerment as "the growth in the capacity to make deliberate life choices in a context where this capability was previously not given to them" (Kabeer, 2001).

The need for BISP was felt back in 2007-08 global financial crisis that hit Pakistan's vulnerable and poor community profoundly with double-digit inflation. To lessen the harmful effects of the financial crisis, the fiscal portion for social protection in Pakistan increased by seven times in 2008 (Gazdar, 2011). As the financial crisis got into the real sector and gradually got down to the household sector, it badly affected poverty alleviation strategies and employment generation efforts of the government. The financial crisis had hit the urban poor more than the rural poor and it became the reason for the creation of new poor due to loss of output and unemployment in many production sectors, especially those sectors which were interconnected with the world economy (Nasir 2011).

One of the objectives of BISP is to enable women yet the effect assessments of BISP show that at any rate, the program has prompted an expansion in women empowerment in Pakistan, which is particularly corresponded with economic development (Ambler and De Brauw, 2017). The empowerment of women can likewise be reflected in the way that BISP has prompted an expansion in female applications for CNICs, while female enlistments were already messed up when contrasted with their genuine numbers, especially in rural regions (Ghazdar, 2011).

Women are identified as the essential beneficiary in a family implies that the social view of females is likewise changing, which can prompt more noteworthy empowerment (Khan and Qutub, 2010). The evaluation of the program shows that it has had the option to give financial help to the beneficiaries as far as food and wellbeing consumptions (Nayab & Farooq, 2014).

2.6 Women Empowerment in Pakistan

In the whole globe, women's empowerment and gender equality are acknowledged to be vital natural impartial development measures. The situation in Pakistan with regard to female empowerment is already adverse due to the country's social practices at the domestic, societal, and individual levels. The cultural and societal constraints, especially in a rigid male-dominated culture, such as male supremacy over vital spheres of women's life. A large portion of women has no advantages to make decisions and express choices about their jobs, literacy, medical services, family planning and even weddings (Ali et.al, 2020).

The social prosperity of women is similarly separated based on their varying characterizations and individual characters. "United Nations Development Funds Human Development Index (HDI) "shows the position of Pakistan 125 out of 169 countries with a Gender Inequality Index (GII) score of 0.712 (UNDP 2020) which is a justification behind the genuine worry of Pakistan's drives to reduce gender aberrations, the shortfall of achievements in three fundamental estimations of human improvement including conceptive wellbeing, reinforcing and work market as a result of sex difference need to be thought of specialists, program implementers, and strategy producers. (Wahid & Alizai, 2017).

The underlying driver of women's discrimination is linked to social framework/culture, conservative religious understanding, political components, and the majority's lack of

confidence in women, as well as the requirements of political action, lack of custom and tradition to effectively mediate in legislative issues, and monetary and social criteria for political candidature. (Ghafoor et.al, 2018)

Social protection programs work to minimize the weakness and dependence and strengthen individuals, family and community to shocks and stresses by further increasing family income. Since the mid-1990s, cash and resource distribution as well as social services programs have extended rapidly across low- and middle-income countries, reaching a vast number of people. Feminists, on the other hand, have argued that social protection has not given enough attention to the gender specific patterns of risks and vulnerabilities throughout life. The social safety and protection programs need to think beyond mother and child and need to empower women and girls. (Jones, 2021)

Females, on the other hand, are reliant on a variety of structures, including official and informal organizations, to succeed in their particular circumstance, and it is these structures that might either empower or obstruct women's skills in the workplace. While the past BISP assessments (OPM, 2019) having seen modifications in relationship complexities, it's yet unclear whether key suitable institutions, such as a larger network or rigorous connections, are still promoting women's powers in the workplace. BISP keeps on strongly affecting women's empowerment. This was shown in steady changes in the structures that decide the organization of women. The writing features a lot of benefits that openly decide a woman's organization, and her capacity to settle on vital decisions and activities. These might incorporate her admittance to monetary, social, human, and mental resources.

The BISP can be relied upon to help the development of these, especially monetary resources accepting the recipient can hold control of the exchange, yet in addition on

social and mental resources as recipients increment their commitment to family unit spending plans. The BISP is proving that it is supporting women to have more noteworthy adaptability in their networks, expanding their self-sufficiency in dynamic, and expanding their social remaining inside their locale (Sarah, 2018).

As examined by (Smith, 2020) BISP has started steps to guarantee, however much it is conceivable, that the cash transfer stays in the control of women through the Bio-Metric Verification System that requires the presence of females to gather the money, while focusing on women directly to address gender disparity is a significant initial step, yet the issue is more confusing and this is infrequently adequate. The majority of the women have no advantage to make decisions and express choices about their positions, schooling, medical services, family arranging and even weddings (Ali et.al, 2010).

The BISP is expected to have a significant impact on the use and, as a result, food security and poverty. The BISP is intended to have a significant impact on usage consumption by directly providing regular and stable money installments to users, hence increasing the purchasing power of recipient households in the long run. . The BISP has settled on a complete plan decision to move the money directly to a female recipient in a qualified family (Punjab Health Commission, 2019). The BISP has also discovered a method to ensure that the transferred money stays in the control of women as much as possible, which includes the acceptance of the Bio-Metric Verification System, which needs the presence of a woman to collect the money. (Mussarat, 2020).

Consequently, the above literature summarizes the views of different authors concerning the topic of the role of cash transfers in women empowerment and gender equality. Majority of the studies extensively highlighted issues related to the lack of

women empowerment, discrimination against women, decision-making, basic rights, and poverty. Not having an equivalent right so that to take an interest in a family dynamic, women are consistently oppressed from a large portion of their identical portion of monetary, cultural, and customary assets as a result of the imbalance in charge and dispersion of assets inside the family. It is normal that in case of opportunities not being offered to women to take part on equivalent terms in the family dynamic then, at that point mothers' inclinations would not be reflected in family results. On the other hand, these studies have also emphasized the social protection programs initiated by the government. Several studies have concluded that social protection policies and programs benefit women in several ways.

For instance, studies have concluded that these programs mainly target women to enhance their capabilities may increase their access to resources, improve their participation in the labor market and raise their mobility which not only led to economic empowerment but can also efficiently poverty reduction and vulnerabilities among poor segments. Nevertheless, these studies do not highlight whether these programs ensure women's empowerment and gender equality based on different factors. The investigations which are led to evaluate the issue of women strengthening and sexual orientation balance were made and processed at the public level, concealing inside country differences that could be critical for policymaking and intercession endeavors. Their value has additionally been hampered by the utilization of ordinarily accessible elements that aren't generally characteristic of women's strengthening.

This is particularly troublesome while assessing the state of women in lower financial gatherings. Since the accessible information barred the casual work area, the factors

considered for business classifications by and large relate to the most taught and monetarily advantaged women. Consequently, the gap in this study is to survey and assess the role of cash transfers in women empowerment and gender equality in the lower financial gatherings while recognizing the variables which are related to it.

CHAPTER 3

METHODOLOGY

3.1. Introduction

For this study, the researcher has opted to employ capability approach for in-depth analysis of BISP and in some cases of Mansehra district of Khyber Pakhtunkhawa where this program to empower women has failed to deliver desirable outcomes.

The capability approach is a comprehensive normative framework for the evaluation and assessment of an individual's well-being and social arrangements, policies design for social change in a society. According to the capability approach, the closures of prosperity, equity and improvement ought to be conceptualized as far as individuals' capacities to work; that is, their viable chances to embrace the activities and exercises that they need to participate in, and be whom they need to be. (Robeyns, 2005)

The requirement for capability in the evaluation of an individual's prosperity depends on the significance of decision and opportunity. A person's prosperity and wellbeing can be improved by having more options. For instance, somebody who can pick between different professions is in an ideal situation than somebody who is restricted to one vocation in particular, regardless of whether the two people favor a similar profession. The capability approach expects those extra decisions can further create well-being regardless of whether the favored decision of an individual was at that point accessible to the person in question, and in this regard varies from the standard government assistance financial way to deal with government assistance assessment that accepts that the utility of a set is controlled by its generally esteemed or favored component. (Karimi, M., Brazier, J., & Basarir, H., 2016)

The orderly sequence of making a decision is highly influenced by the availability of choices therefore cash transfers can be seen as a modus operand of opportunity creations. Multiple studies such as Guy (2007) indicated a minority point of view that furnishing individuals with cash are a powerful method of fighting poverty and financial instability while advancing vocations and work. In addition, the capacity of money transfers to create a feeling of certainty can be compared with the privilege of decision making. This permits the exchange of assets to channel genuine advancement into factorial and sectoral development.

3.2. Research Methods:

The proposed study will follow a qualitative research method, involving the use of open-ended interviews as the primary method. It was a qualitative analysis based on the primary data of the beneficiaries of the BISP program in the Mansehra district of Khyber Pakhtunkhawa. The sample size selected is 40 beneficiaries of the Benazir Income Support Programme. The data was taken from the participants residing in district Mansehra. The choice of Mansehra is based on the following factors:

- Cultural sensitivities are most likely understood by the author
- The language barrier is minimized
- Moreover, the district seems to have an interesting geography for testing the capability approach as it has more than 50% of the female population with most of it employed in the dry fruit fields without pay. This gives the author a chance to test the opportunity assumption of the capability approach

(Melissa & Lisa, 2019) discussed the use of semi-structured interviews can be a productive way to collect open-ended data from participants and what number of sample size is beneficial for qualitative study including open-ended interviews and also

mentioned different studies which used open-ended interviews and the number of the sample size used in those studies by (Chnag et.al, 2013) and (Melissa et.al, 2018) that were 10 and 15 accordingly.

3.3. Data Collection and Analysis

The data was collected with the help of an interview guide which included open ended questions (Appendix A) in the setup of an interview as well as the collection of observatory data that the interviewer interpreted. The analysis was conducted using a multi-phase approach. A total of 6 Focused Group discussions including 6 participants each, were carried out with the representatives of the district. Focus group discussions refer to a non-random method of data collection. The data is mostly qualitative and refers to a group method of data collection. Focus group discussions are a method of gaining direct insight into the opinions of the sample so that a more generalizable context of the themes can be developed (Owen et.al, 2013)

A total of 40 representatives from these areas were interviewed. The analytical basis of the study is focused on getting qualitative insight into the topic whereby also allows the author to gain an in-depth insight into the qualitative features of the data. The qualitative analysis of the data allowed the author to develop themes and functional approaches. After a formal introduction and the ethical rights of the people being interviewed are clarified by the author, the questionnaires are filled based on the answers of each person. For data analysis, the researcher has analyzed the interview transcripts on basis of thematic analysis with a focus on the statement and theme which is discussed throughout the interview. Following is the conceptual framework that was followed by the author.

3.4. Conceptual Framework

The study employs Sen's Capability approach for understanding the opportunity-capability framework. The framework is a non-linear multiple factors framework that focuses on the growth of opportunities as the driver of success. The study is based on in-depth analytical reasoning of UCCT such as BISP. The locale of the study is the Mansehra district of Khyber Pakhtunkhawa where this program to empower women has failed to deliver desirable outcomes. Following is a depiction of an analytical framework that will be used in the study:

The need for being able to assess the capability of an individual's welfare is based on the given opportunity and how an individual capitalizes his choices based on those opportunities. In simple words, higher the opportunities better the choices thus more development. For example, someone who can choose between multiple careers is better off than someone who is limited to one career only, even if both individuals prefer the same career. One of the simplest perspectives to this is that an individual will be able to make better choices and feel more empowered if he or she has more options. The concept of power is a derivation from one's ability to choose what can be done and what should not be done. The most accepted definition defines empowerment as the increase in the human ability to make thoughtful and strategic life decisions and choices in an environment where the capacity was before denied to them. While the means through which people, gatherings, social orders become fit to assume liability for their environmental factors and their objectives; in this manner being equipped to pursue not aiding themselves yet additionally others to boost the quality and nature of their living. (Kamila et.al, 2019)

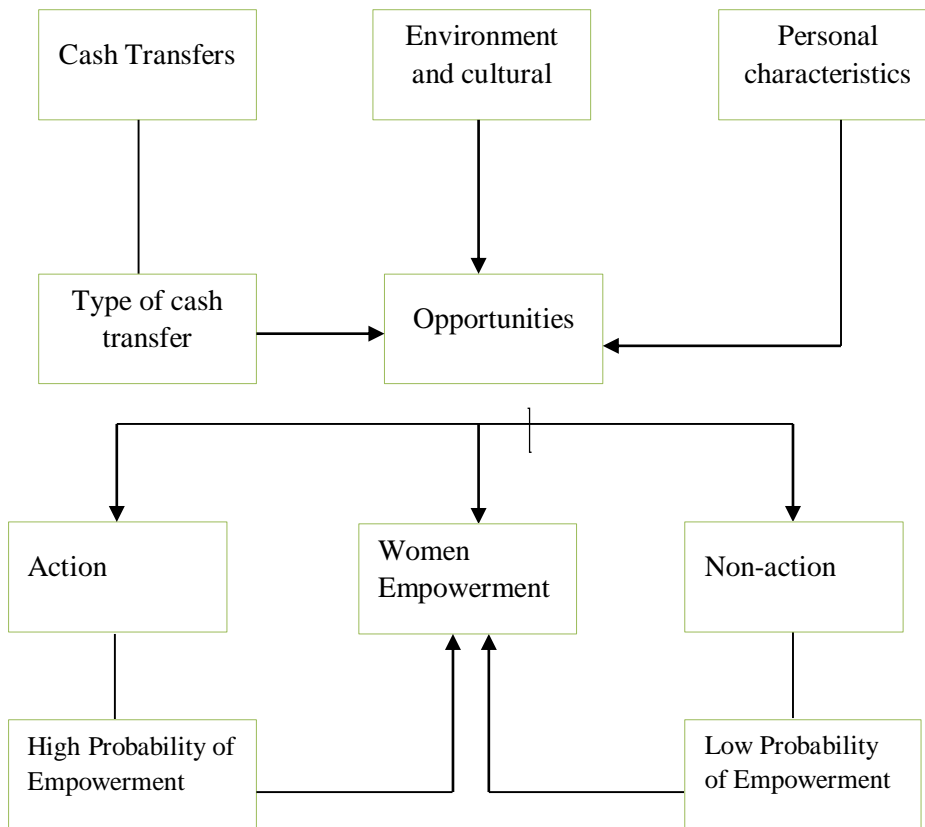


Figure 1 Analytical Framework on the Benazir Income Support Program

The capability approach undertakes that more choices can improve the overall well-being of a person even if the preferred choice of an individual was already available to him/her, and in this regard, it differs from the standard welfare economic approach to welfare evaluation that undertakes that the utility of a set is determined by its most valued or preferred element. (Karimi, M., Brazier, J., & Basarir, H., 2016)

3.5. Sampling Technique

The technique used for sampling is Purposive sampling. As discussed by (Ilker et.al, 2015) the purposive sampling technique, which is also known as judgment sampling, is the considered choice of a contestant due to the qualities that person possesses. It is a nonrandom method that does not require fundamental concepts or a set number of members. The researcher decides what should be known and sets out to find people,

willing to provide the information by virtue of knowledge or their own experience. Further on a random basis, 40 respondents are selected. The reason for choosing random sampling is, *as discussed by (Hamed, 2016) that simple random sampling is the one in which each case of the population gets an equal chance to be selected.* The respondents are based on homogeneity of economic and cultural factors.

3.6. Data Source Type

Primary source data was collected based on qualitative themes identified by the researcher. The primary source was given more importance as it helps in creating a deeper understanding of the socio-economic factors through qualitative relief. This was done to assess the impact of different factors on empowerment. Primary data was collected from sample respondents i.e., BISP beneficiaries and through interview guides which were developed according to the objectives of the study.

3.7. Data Collection tool

The interview guide (Appendix A) was used as a study tool which included open-ended questions to know the effectiveness of the BISP UCT program. *The interview guide is meant to explain the main themes of the study and it offers a focused structure to be discussed while conducting the interviews but should not be followed strictly. Instead, the idea is to discover the research area by gathering similar types of information from each participant, by providing them with direction on what to talk.* (Hanna et.al, 2016)

Themes deliver a structure for shaping and recording the researcher's analytic observations. The aim of thematic analysis is not just to sum up the data, yet to recognize, and interpret key, however not all, features of the data, guided by the research questions. The common themes based on the data collected and the analysis of their common nature are mentioned in the table below.

Women Empowerment					
1.	Social	1.	Social Mobility	i.	Casual
				ii.	Recreational
		2.	Social Awareness	i.	Predictable Events
				ii.	Unpredictable Events.
		3.	Family and Children Planning		
4.	Right to have an opinion in family matters				
2.	Political	1.	Right to vote on discretion		
		2.	Active decision making in local issues		
		3.	Political Association0		
3.	Economic	1.	Income participation		
		2.	Employment		
		3.	Financial Inclusivity		

Table 1 Themes of Women Empowerment

Table 1 discusses the qualitative features of the BISP project affecting women and women's community whereas table 3.2 addresses the factors of women empowerment like social, political and economic empowerment. The researcher has chosen “Thematic analysis” in order to analyze the collected data because since the thematic analysis addresses themes, the idea of a theme must be observed more carefully. A theme mentions a particular example of significance found in the data.

CHAPTER 4

DATA ANALYSIS

4.1 Data Presentation:

The demographic of the sample used for the collection of primary data is as follows: The researcher has chosen the Mansehra district as the research area and 40 women (BISP beneficiaries) were selected as sample size, out of which 39 were married and one was divorced. The education level of 11 women was up to primary level and the rest of them never went to school.

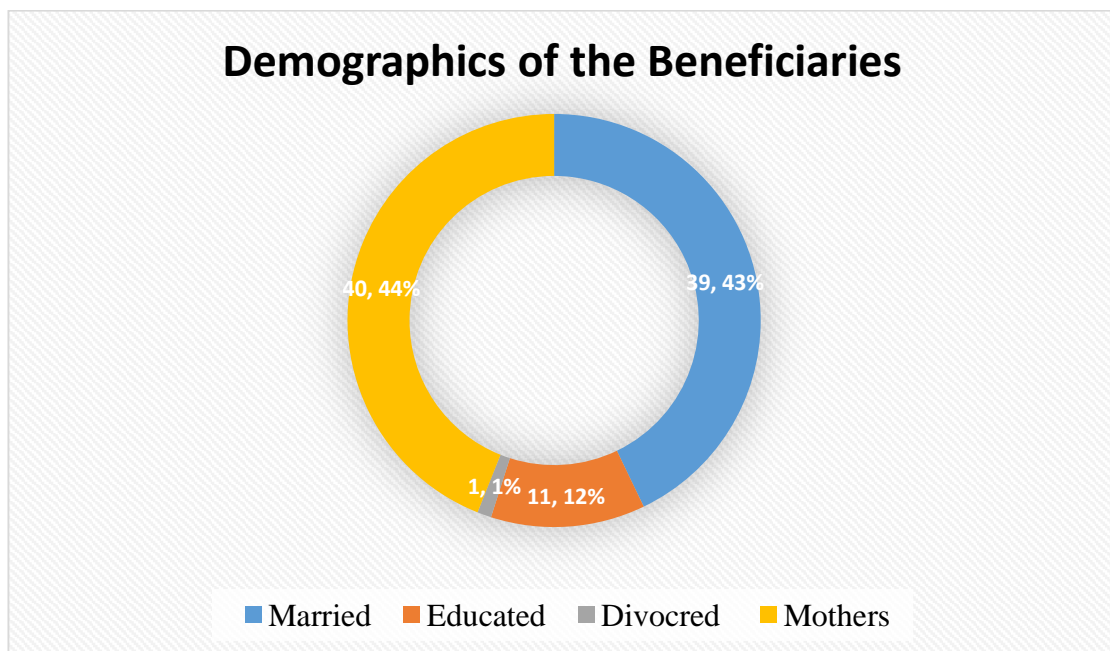


Figure 2 The Demographic Data Obtained from the Sample Population

4.2. Data Interpretation:

From the data above the interpretation can be made that majority of the beneficiaries are existing in a household dynamic meaning with one or more-member present in the structural formation of their family whether that being a husband or a son. Another factor collected during the interview was regarding the education status of each

individual with only 11 respondents having minimum education at best. Whereas the rest were uneducated and the only source of knowledge for them was through their household dynamics. The following discusses the broad themes concluded during the interview session keeping in mind the objectives of BISP and different socio-economic factors of a household.

4.3. Social Empowerment

4.3.1. Social Mobility

Social mobility is a mode of social integration. Mobility ensures that movement is conducted to pursue a specific objective related to a specific opportunity (Xiao & Er, 2010). The interviews with the participants began with the basic definition of social mobility. The very fundamental question put forth by the audience was of great importance to the research. One of the participants indicated the fact that it is not social mobility that creates opportunities rather it is the opportunities that create social mobility. The discussion from this point drifted towards a social mobility perspective in an opportunity constraint dynamic. Thereby, a functional approach to mobility was derived through a multi-perspective constrained-based framework. The patterns identified in the social mobility perspective identified the following impact factors:

After having discussed in great detail the prospects of social mobility the author found a peculiar pattern in the patterns of social mobility. It was found that social mobility is highly dependent on the following factors:

- *Cultural sensitivity*
- *Access to opportunities*
- *Need-based dynamic*

- *Level of education of the male that has an influence on the female (Husband, father, brother)*

Cultural sensitivity can be defined as the socio-cultural and historical dynamics of movement in the area. Access to opportunities is defined as the access to basic development facilities such as hospitals and schools. Need-based dynamic is defined as the need to go outside for household necessities. The education level of the male is defined as the level of education of the individual who has a decision-making factor to the female decision-making process.

Cash transfers in these regards have an integral role to play because most of the participants believed that cash transfers complemented with higher opportunities are the basic to increasing social mobility. The higher the social mobility, the higher are the chances of empowerment. Thereby, social mobility can be defined as a factor of the impact caused due to increased opportunities. Increased opportunities are in part a function of cash transfers however, the probability of that cash being converted into real empowerment is a big question because most of the cash taken by the women of these areas is given to their male counterparts because women do not deem themselves as capable of making decisions for their selves, therefore, cash transfers impact social mobility through increased opportunities, however, access to development opportunities is the bridge between empowerment and opportunities.

According to most of the participants present at the interview, they are unaware of how the money can be invested to generate further income. The female(s) of the area adapt to modest standards of living thereby, collecting money for more than a year just to buy cattle that can fulfill the household demand, however, as a result of the discussion the

author believes that the following factors can play a very vital role in increasing the social factor of opportunity mobilization.

4.3.2. Decision-Making Power:

Decision-making is an instrument of being socially empowered. In fact, decision making relates to the ability to understand a socially integrated and legally factual contestation to develop an understanding of the situation around us (Yogendrarajah, 2013). As empowerment of women is a course of working on the limit of individuals by the development of assets and capacities. In like manner, to be engaged, one ought to have their opportunity to pick any of these capacities chasing better impact the sequence of their lives and every one of the choices which influence their lives. The family dynamic of females' capacity is frequently utilized as marker of women's empowerment. Women's interest in settling on choices at all degrees of both out in the open and personal life is fundamental as an issue to basic freedoms and for fortifying popularity-based cycle. Women should have the opportunity to choose and pick on what she feels best for her as well as her family at each degree of a lifetime – which incorporates the household level that is the slightest unit of general public; a connection; a nation. The participants of the discussion were even reluctant to believe that women could make decisions such as going out all by themselves. Most of the participants deemed it immoral to go out of their homes without their husbands, brother or father. They were of the view that women have not been made for decision-making. The decision-making, in these areas, can be categorized into three types. These types are Inclusive decisions, exclusive and interdependent. Although the domain of decision-making is as big as the vision of the individual, however, owing to the limitation of the research, the author has confined the types to these three. Inclusive decision-making is the decisions that are carried out together but majorly depend upon Female actors.

These decisions include the decision to cook, the decision to raise children, and other minor household decisions however, even in these decisions the females are still influenced by the opinion of their male counterparts yet, they exercise a major opinion giving opportunity in this regard. Secondly, the exclusive decisions include the major decisions such as any community decision including the decisions for women, the decision about what to crop, the decisions to serve justice and in such decisions, even the female participants stated that how can we as females bring justice to any man? When asked that if male people can bring justice to females, then why the female cannot bring justice to their male counterparts and it, they even got a bit agitated. The third decision type is interdependent, the interdependence here means the decisions that include such as going out to a relative place but are not limited to it. In what so case ever, the author observed very little to no autonomy given to female counterpart and this was sad. The interviewer asked the respondents about their role in household decision making and most of the respondents i.e. Most of them replied that they can suggest household purchases like ration/grocery, but they cannot decide about going somewhere and the decisions regarding their children are always taken by their husband i.e. related to the study of children or their marriage. One woman who is divorced, takes all decisions by herself, and she is successfully running a beauty parlor. The two other women said that they can decide about their children's study matters and their marriage.

4.4. Political Empowerment

4.4.1. Right to vote on discretion:

Political empowerment is the key to obtaining any other sort of visibility in society. Political legitimacy grants the right to identity thereby the right to form associations (Sen, 2006). Political voting can be referred to as a tool for assessing political mobilization within a society. From a single vote, a woman learns to take a decision

and start learning about the political structure that she was unaware of before casting a vote, therefore increasing awareness and making her capable to make a decision and developing affiliation with the political structure. According to the statistics given on the official website of the ECP, the total turnover in the Mansehra district was around 52% whereas only 13% of the total turnover was female. This indicates the current situation of the district. Most of the respondents replied that they have never cast a vote and a few women stated that their whole family gives vote to the same person, and they take mutual decision for giving votes and 2 of them replied that they can cast vote according to their own choice. Few of them said that it should be a woman's own choice to give vote to whoever she wants to and few said that we don't know much about what is right and what is not so we give vote according to the choice of the men of our family. Pakistan's political sector is also normally observed as male dominant and foremost political positions still come under the men whereas women are only limited to junior roles only, which ultimately endanger the level of women empowerment in Pakistan.

4.4.2. Political Decision Making:

As mentioned earlier in the discussion, the researcher found out that there was an exclusive decision-making type where the women were not even allowed to keep an opinion on what to talk of making decisions. All the female participants cite that although they do discuss this issue amongst themselves, it is almost near to impossible to give an opinion on these issues to their male counterparts. The reason not specifically being that their male counterparts would be strict to them because of this but because this is the way that their socio-cultural and moral standards do not allow them to do so. The author identified that the biggest factor for such behaviors is not necessarily the male counterpart, but the social and moral codes that have been ensiled within the females. These behaviors can only be amended in the long run and therefore it needs a

sustainable mode of transition to be put into practice. The researcher has found while conducting the FGDs that most women were not in the support of the participation of women in politics or to join politics because they say it is not considered good in our society for women to deal with men. Few of them were in support of women taking part in political activities. Such behaviors are very destructive for the social fabric of the female in the long run. If we factor out the exposure component in this regime, then it further enhances the importance of education in the region because of higher education in the long term us the key to obtaining social exposure thus social mobility.

4.4.3. Political Association:

The political association is a direct outcome of political awareness. Lack of political awareness has contributed majorly to the lack of political associations of female in the region. After casting a vote, the next important step is to create a political association; for example, women participation in the political rallies and political campaigns, playing a very small role but their movement increases and they get exposed to the political surrounding and their knowledge increases, which proves that their choice of casting a vote leads them towards political association. Out of 40 women, most of them replied that the community problems should be solved by the political representative of that community but if it's a woman then the women should meet and share their problems. Few of them replied that yes there should be laws for increasing women's participation in politics as it's good to have women's political representatives because they can understand the problems of other women in the community better. However, none of them believed that they could ever talk to their husbands regarding this.

As the researcher observed that the most women who are not in favor of women in politics but on the other side, they say that a woman leader should be there so that we can meet and share our problems with her. The participation of females and their

representation in Pakistani Politics is of significant importance for their empowerment. The government of Pakistan has utilized this to handle community problems of women present at the bottom level and essentially to empower the females socially, financially, and politically. Political participation of females is also used as an end since they also have the right to equally participate in politics as well.

4.5. Economic Empowerment

4.5.1. Economic Empowerment:

Economic empowerment is an outcome of independent decisions regarding economic dynamics. Economic stability is a direct outcome of not only opportunities to make decisions but is also an outcome of financial empowerment. Although cash transfers are a means to increase the financial stability of the individuals yet the nominal amount being delivered by the cash transfers program is of very low impact magnitude thereby increasing the instability within the cash programs as well. Women for the most part have very little authority over economic choices like their compensation, offer of land, ownership, and responsibility due to not recognizing them. Family values, joblessness of women in every casual area and lacking lawful and legitimate security from lewd behavior are the most critical variables which are influencing interest of women in Pakistan's workforce. Even though women have the same degree of schooling and occupation yet at the same time gets less compensation and pay than men. Most of the cash transfer programs focus on the maximization of outreach rather than focusing on stability. Most of the participants of FGD 1 told the researcher that the cash transferred received by them is given to their husbands and they are the ones who are in control of this. The budget is usually controlled by their husbands, and they can only spend the money when buying grocery and house-related items. They said that they are not allowed to do a job because it is not considered good in their family and if they were

allowed then they would be allowed to teach in a girl's school or college and they can do business from home i.e., "Kapry ka Karobar" a boutique. Few of them said that they can do a job or start any business and one woman was already running a beauty parlor.

4.5.2. Financial Inclusivity:

Most of the women told the researcher that they don't know how to use the ATM and they always go with their husbands or sons to receive the money. They said that the cash transfers helped them to reduce their poverty to some extent and through this financial inclusivity they can now participate in the household budget to some extent. Few were of the view that they can receive the money on their own and go to the bank/shop with any relative i.e., sister-in-law, daughters and the few said that they can go alone, and they can make financial decisions and give their opinions related to the financial decisions of the family. As a researcher, my point of view is that the financial worth of women's exercises in the reproductive circle and neglected work as a family working in the useful circle has not been perceived as useful and isn't represented in the public insights.

4.6. Capability approach

The slow progression of each decision and involvement results in a greater change in the capability of their social and economic survival in the world. From factors like social mobility, political and economic freedom, the right to vote enables a front-coming behavior in the women to conduct themselves independent of any attachments especially that of men. The above-mentioned themes have a little push forward in terms of development in the socio-economic status of women in rural areas of Pakistan. A little initiative like voting enables women to create political associations and networks that are solely functional for a woman's needs and wants.

Due to the sessions that were conducted in an aggregate environment the discussions and the responses had high chances of bias and the respondents had started to come up with similar responses after a while therefore in response to each question the respondents were giving the same answers thus only the stated points could be redeemed The questions asked in FDG's were unstructured questions that were intended to phase out the causal implications of the issues highlighted through interview guides.

CHAPTER 5

CONCLUSION AND RECOMMENDATIONS

5.1. Conclusion

Empowerment is closely related to exposure and awareness of an individual. Women empowerment can be achieved when women have access to opportunities and have the awareness to go for the opportunities available, it is not social mobility that creates opportunities rather it is the opportunities that create social mobility Empowerment is linked with the perceived culture of gender roles and norms related to the actions of women. Female empowerment and their participation in all domains of society, including their participation in the decision-making and their access to control, are essential for the achievement of gender equality, development, and peace, Higher the awareness, higher are the chances of being socially aware thereby higher the probability of being socially aware. As the female participants cite that although they do discuss this issue amongst themselves, it is almost near to impossible to give an opinion on these issues to their male counterparts. It is identified that the biggest factor for such behaviors is not necessarily the male counterpart, but the social and moral codes that have been ensiled within the females. These behaviors can only be amended in the long run and therefore it needs a sustainable mode of transition to be put into practice as political empowerment is the key to obtaining any other sort of visibility in the society.

In the last decade, social safety net projects have extended in lower and middle-income nations. There is huge proof showing that the social safety nets are viable at working on the financial prosperity of poor families. As the social safety nets grow in scope and size, they can turn out to be useful assets intending to gender disparity and women empowerment. The sustainable financing of this yearning plan is critical since interests

in the social safety nets ought not to happen to the detriment of or compromise other critical aspects of the service delivery.

Women's participation in politics is an important component of their empowerment. The government of Pakistan utilized this to tackle women-related community problems at the bottom level and significantly to empower them socially, financially, and politically. Political participation of women is viewed as end, as it is the right of women to participate in the country's politics. Pakistan's political dynamics are fueled by the vigor of men fighting for power and this is how culture acknowledges masculinity. The majority of the politicians are male and thereby making the politics mainly male-dominated. Most of the women are nominated through reserved seats rather than being elected thereby leaving for them a vacuum that is deemed as soft seats. This has jeopardized women's growth in the political sphere and also empowerment. If we talk about the economic empowerment of women in Pakistan, economic stability is a direct outcome of not only opportunities to make decisions but is also an outcome of financial empowerment. Although cash transfers are a means to increase the financial stability of the individuals yet the nominal amount being delivered by the cash transfers program is of very low impact magnitude thereby increasing the instability within the cash programs as well. As a researcher, my point of view is that the economic value of women's participation in the reproductive sphere and unpaid labor in the family laborer has not been recognized as productive and is not accounted for in the national statistics.

5.2 Policy Recommendations:

The following are some recommendations and suggestions of positive intervention in policy structuring when monetary schemes like BISP or EHSAAAS are formulated based on the research conducted in this study:

- Permanent employment instead of an external monetary scheme or micro-financing will ensure women with running income as well as broaden their social mobility on a day-to-day basis thereby increasing social presence vis-à-vis social engagement.
- Women should be empowered to take an active role in decision-making so that they can take part in voting, form political affiliations and this will also contribute towards their self-sufficiency in home based decision as well.
- A collaborative front between financial stability and social engagement for women should be drafted for their long-term development on social canvas.
- Mechanism of financial and social accessibility for women should be put in places like banks, hospitals, police stations and other service centers to ensure inclusivity for all.
- Informal employment like domestic help (maids, nanny) or services jobs like informal teaching activities (tuition centers or Quran teachers) should be kept in check by placing a minimum wage gap for these jobs, hence, ensuring protection for women's income or financial gains.
- Creating transparency in cash transfers and increasing the amount of cash transfers will increase possibilities of better financial and social stability among women. Creating a training mechanism before the cash transfer to empower women with decision-making skills when using this cash from BISP.

5.3. Limitations of the Research

Due to financial constraints, the area of the study was selected and limited to Mansehra district, because of traveling costs and because of different analyses requiring money assistance the researcher was not able to collect a vast amount of

data and also due to covid-19 the mobility of the research and the accessibility to different areas was difficult. The demographic of the studies was limited as to not include unmarried women because of lack of diversity in the area of study.

Diversification of the population and sample would yield more accurate information and help create more adequate policies. Secondly, analyzing the needs of all stakeholders involved in BISP policy formulation will provide a better understanding of the implementation and the ground realities of different communities. Lastly, this study only focused on the beneficiary of BISP for the investigative or thematic analysis.

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APPENDIX A
ROLE OF CASH TRANSFERS IN WOMEN EMPOWERMENT AND
GENDER EQUALITY

Name of Interviewer: Sana Siddique

Institute: Pakistan Institute of Development Economics, Islamabad

Department: Public Policy

Research District: Mansehra

Personal Information

Name

Age

Education

Marital Status

Divorced

Widowed

Married

- 1-What do you think women have any role in household decision making?
- 2- How often you alone allowed visiting market/ health center/your friend's home?
- 3- What do you think about democracy? Are you allowed to cast your vote for the person of your choice?
- 4- What do you know about laws for women rights and implementation of those rights?

5- In your family, would any female member be permitted to choose her choice of field of education?

6- What are your customs about love marriage? Will your family allow female to marry someone of her choice?

7- How your husband earnings are used? Can you control the budget?

8- How often you visit your family/relatives and usually who makes decision?

9- How you look after about your health and what is the role of other family members regarding your health?

10- What is family planning and normally who makes decision on family planning and child schooling?