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**STUDY ON EXAMINING THE IMPACT OF FINANCIAL SUPPORT ON ECONOMIC AND SOCIAL EMPOWERMENT OF WOMEN IN RURAL AREAS IN PAKISTAN: A STUDY OF BISP-FINANCIAL SUPPORT PROGRAM**

*Estudo para examinar o impacto do apoio financeiro no empoderamento econômico e social das mulheres em áreas rurais no Paquistão: um estudo do programa de apoio financeiro do**BISP*

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**ABSTRACT**

Globally, financial support is seen as a critical indicator of socio-economic development and well-being. Financial support has become a basic priority in many countries including Pakistan. Among the various women empowerment strategies, Benazir Income Support Program BISP-Financial Support is an important strategy for social and economic empowerment of women in Pakistan. The current research examines the social and economic dimensions of women empowerment though BISP -Financial Support. Data were collected from 102 females living in one district of Sindh. The result based on inferential statistics indicated that BISP -Financial Support scheme has been quite successful especially in case of women empowerment and has a positive influence on social and economic dimensions of women empowerment. In addition, this study is contributing to existing literature on women empowerment; the study indicates the substantial need to develop formal financial systems to increase the extent of social and economic empowerment among women in Pakistan.

**Keywords:** BISP (Financial Support), Social Empowerment, Economic Empowerment.

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**ESTUDO PARA EXAMINAR O IMPACTO DO APOIO FINANCEIRO NO EMPODERAMENTO ECONÔMICO E SOCIAL DAS MULHERES EM ÁREAS RURAIS NO PAQUISTÃO: UM ESTUDO DO PROGRAMA DE APOIO FINANCEIRO DO BISP**

*Study on Examining the Impact of Financial Support on Economic and Social Empowerment of Women in Rural Areas in Pakistan: a Study of BISP-Financial Support Program*

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**RESUMO**

Globalmente, o apoio financeiro é visto como um indicador crítico de desenvolvimento socioeconômico e bem-estar. O apoio financeiro tornou-se uma prioridade básica em muitos países, incluindo o Paquistão. Entre as várias estratégias de empoderamento das mulheres, Benazir Income Support Program BISP-Financial Support é uma estratégia importante para o empoderamento social e econômico das mulheres no Paquistão. A presente pesquisa examina as dimensões sociais e econômicas do empoderamento feminino por meio do BISP - Apoio Financeiro. Os dados foram coletados de 102 mulheres residentes em um distrito de Sindh. O resultado baseado em estatísticas inferenciais indicou que o esquema BISP - Apoio Financeiro tem tido bastante sucesso especialmente no caso do empoderamento das mulheres e tem uma influência positiva nas dimensões sociais e econômicas do empoderamento das mulheres. Além disso, este estudo está contribuindo para a literatura existente sobre empoderamento das mulheres; o estudo indica a necessidade substancial de desenvolver sistemas financeiros formais para aumentar a extensão do empoderamento social e econômico entre as mulheres no Paquistão.

**Palavras-chave:** BISP (Apoio Financeiro), Empoderamento Social, Empoderamento Econômico.

**INTRODUCTION**

Developing social safety nets for the poor is vital for alleviating poverty in Pakistan. Poverty is a phenomenon that has existed for centuries, more or less since the existence of humans. Absolute poverty means a lack of food, clean water, health care and shelter. Government of Pakistan has started various programs for poverty alleviation and women empowerment; especially in rural areas of Pakistan and BISP (Financial Support) is one example various other programs started for women empowerment.

The Government of Pakistan introduced the Financial Support program BISP in 2008. It is Pakistan's most extensive and well-planned social security program. In 2008, the project's speed and fairness were aimed at reducing the negative effects of food and emergencies on the poor, but its long-term goal was to provide a basic income package to poor women and ensure that poor and weak social and economic empowerment were maintained, as well as short-term access, which was counterproductive. In 2008, the country's compulsory Financial Support program, the Benazir Income Support Program (BISP), was introduced, making it the largest social security scheme in South Asia (Ahmad et al, 2021). There are two important milestones in the project. One is to improve the financial situation. And second was establishing and managing a comprehensive system that focusing on the poor and completing the general low-wagers women’s needs. Plan is essentially one of the emerging countries of Pakistan, and its establishment can ensure the social security of its people (Farooq, S. 2014).

The designing a viable mechanism for women empowerment by providing financial support is a difficult approach but once achieved then it will lead towards a sustainable development nationally and internationally. The concerns for women empowerment is rising all over the world especially in Pakistan- a male dominated society. World has realized that women do not have only role in household’s matters but also in economic matters so its empowerment is necessary for gender equality through various financial support programs.

Although planning provides an opportunity to solve its problems and use its potential, in Pakistan, it equalizes the gender power and freedom of choice (Cheema et al, 2016). BISP is an unconditional scheme for women, that impact of economic and social life of women. Women empowerment is an approach of transforming the power in the favor of women that leads to gender equality (Batliwala, 2007). The investment in the scheme is huge, but to analyze the impact of the scheme, the results and outcomes are not yet known. Therefore, it is important to know its impact on women social and economic empowerment in rural areas.

**OBJECTIVES**

Following are some specific objectives of this research:

1. To know the impact of BISP (Financial Support) on social empowerment of women in rural areas.

2. To know the impact of BISP (Financial Support) on economic empowerment of women in rural areas.

3. To know the association between women economic and social empowerment in rural areas.

**RESEARCH QUESTIONS**

1. What is the impact of BISP (Financial Support) on social empowerment of women in rural areas?

2. What is the impact of BISP (Financial Support) on economic empowerment of women in rural areas?

3. Is there any association between economic and social women empowerment?

**1.LITERATURE REVIEW**

The issue of gender inequality is a hindrance to global development. Governments and financial sector can ensure women’s empowerments and gender equality through financial support. Financial support is a key for prosperity and gender equality. Women's empowerment is a bold approach to changing power dynamics in favor of women, resulting in greater gender equality (Batliwala, 2007). This allows women to make their own life decisions, which promotes their overall well-being.

Women play a vital role in every economy. The country's comprehensive and harmonious growth will only be achieved if women are treated as equal partners in development. Z. A. Malik, S. Kiran, and M. Alam (2013) In most underdeveloped countries, however, women's social and economic status is low. The inclusion of women's labour in the mainstream of economic development in these countries requires successful women's empowerment. Women have a better position in education, health, employment, family, community, national and civil society, and decision-making in every society that reaches a high level of social development (Samita Mishra Panda, 2000).

The country is bound by international and national legal mechanisms to protect citizens in society. In Pakistan, Article 38 of the Constitution asks for a variety of steps to improve the economic and social standing of the country's population. Food, clothing, shelter, education, and medical care are among them. Z. Naseer, H. Hu, M. Yaseen, and M. Tariq (2021). To ensure that persons of various genders do not experience unequal economic progress, the state must preserve justice in the provision of the above services.

Women's lives vary widely based on class, regional, and urban-rural inequalities due to the imbalance of social and economic growth and the influence of tribal and feudal social institutions. Women's rights in Pakistan are improving overall, and an increasing number of Pakistani women are receiving education and literacy. K. Bengali is a Bengali author (2019). Women's violence is still condemned by religious organizations and civil society. A fatwa has been issued by the All-Pakistan Ulema Committee (Pakistan's largest religious clergy organization) prohibiting honor killings. In response to requests from women's rights activists across the country, the court handed down heavy punishments for violent crimes against women.

Pakistan is ranked second in the world and 148th out of 149 countries in terms of gender equality. The country is placed 146th in terms of economic participation and opportunities, and 97th in terms of political empowerment. International human rights organizations and Pakistani women are working together to improve women's empowerment. UN Women and the UN Development Program are collaborating to promote greater political and economic equality.

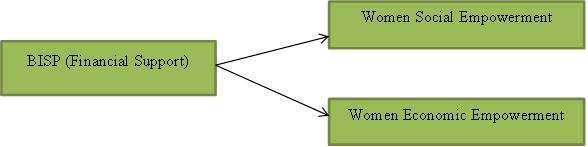
Men and women play vital roles in any society, but in a male-dominated society, the female population suffers. If men and women are born equal, the phenomenon of women's empowerment shows that they are first denied of power, then pushed to reclaim it for the benefit of the family or society. Men are frequently responsible for women's empowerment. The standing of men is a barometer of how much women require empowerment (Jalal, A, 2017). On the other side, women's empowerment is perceived as a danger to men's sovereignty; nevertheless, it must be clarified that women's empowerment does not imply that males lose authority; the two are mutually exclusive. This kind of power isn't limited.

"Gender equality and women's empowerment are not a perk, but a condition of long-term economic success," it is asserted. The word "authority" is derived from "power," which Kabir defines as "the ability to choose" (Kabeer, 2005). Economic equality between men and women necessitates an equal mindset. More social security measures are needed to strengthen women's position and protect them from harm, which is a necessity for any social transformation. These initiatives, whether in education, economics, culture, politics, or governance, are catalysts for confronting broad and deep-seated gender stereotypes in social institutions. The Social Security program is a critical tool for improving women's economic, social, and decision-making capacities, as well as the capacity of their families and society.

The Pakistani Women's Economic and Social Development Program is one of the programs aimed at improving the economic and social standing of Pakistani women (BISP). It is the world's largest social security system, as well as the largest in South Asia. It was started by the Pakistani government in 2008. The scheme is aimed for women who get monthly unconditional cash transfer of Rs.500-1000. This sum is equivalent to a 20% rise for a family with a monthly living expense of Rs. 5,000. N. Iqbal and M. R. Akhtar (2015).

Financial support brings unbanked and under- banked people in the financial system to provide them the opportunity to access the economic and social equality and empowerment in order to create economic growth and leads to empowerment opportunities (Lenka & Barik, 2018). Based on above theoretical relationship a conceptual model is designed to be tested through primary data collected through survey from beneficiaries of BISP (Financial Support).

**2.RESEARCH MODEL**

****

**3.HYPOTHESIS**

H1: BISP (Financial Support) has positive and significant impact on women social empowerment in rural areas.

H2: BISP (Financial Support) has positive and significant impact on women economic empowerment in rural areas.

H3: There is a positive and significant association between women economic and social empowerment in rural areas.

**4.METHODOLOGY**

The goal of this study was to determine the empirical impact of BISP on women's social and economic empowerment, so a self-administered cross-sectional survey was conducted with women beneficiaries in Sindh, Pakistan, using an adopted questionnaire to learn about their personal perspectives on BISP's social and economic empowerment. A total of 150 questionnaires were sent; 102 questionnaires were collected and found to be completely filled out. The collected data was examined with SPSS, which included reliability, correlation, and regression tests. Additional levels of study methods include: The goal of this investigation was to see if there was a link between the two. The study's philosophical assumption was positivism. This study took a deductive approach to its investigation. This study's methodological option was quantitative. A cross-sectional time horizon was used. This study used a survey as its research approach. Probability sampling-simple random sampling was used as the sample approach. The information was gathered in a quantitative format using a likert scale questionnaire. The data gathered is quantifiable and standardized in nature. The reliability, correlation, and regression tests were employed to examine the data in this study using SPSS.

**5.RESULTS**

**Reliability Statistics**

|  |  |
| --- | --- |
| **Reliability Statistics** | |
| Cronbach's Alpha | N of Items |
| .670 | 12 |

Cronbach's alpha is a measure of internal consistency and reliability. CA.90 is great, CA.80 is good, CA.70 is normal, and CA.60 is acceptable, according to the most frequent rules of thumb. As a result, CA.670 in this study indicates the accepted scale's reliability or internal consistency.

**H3:** There is a positive and significant association between women economic and social empowerment in rural areas.

**Correlation**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | | BISP | Women Social Empowerment | Women Economic Empowerment |
| BISP( Financial Support) | Pearson Correlation | 1 | .671\*\* | .447\*\* |
| Sig. (2-tailed) |  | .000 | .000 |
| N | 102 | 102 | 102 |
| Women Social Empowerment | Pearson Correlation | .671\*\* | 1 | .633\*\* |
| Sig. (2-tailed) | .000 |  | .000 |
| N | 102 | 102 | 102 |
| Women Economic Empowerment | Pearson Correlation | .447\*\* | .633\*\* | 1 |
| Sig. (2-tailed) | .000 | .000 |  |
| N | 102 | 102 | 102 |

\*\*. Correlation is significant at the 0.01 level (2-tailed).

The correlation coefficient is a measure of how strong and in which direction two variables are related. To determine whether there is a significant association between variables among survey respondents, Pearson correlation is used. At a (.000) sig. (2-tailed) value, this table reveals that there is a high degree positive and significant link between BISP, Women Social Empowerment, and Women Economic Empowerment among respondents. As a result, hypothesis H3 is accepted, indicating a substantial link between women's economic and social empowerment.

**Regression Analysis**

**H1:** BISP (Financial Support) has positive and significant impact on women social empowerment in rural areas.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .059a | .309 | .307 | 3.98759 |
| a. Predictors: (Constant), BISP (Financial Support) | | | | |

The Pearson correlation of estimate of women's social empowerment is R=0.059. This value indicates the magnitude and direction of the relationship between the variables (BISP and women's social empowerment). Because R=0.059 is positive, the relationship is positive in direction and strong in magnitude. The value R square=0. 303 indicate how well the variables (BISP) performed in explaining variation in the dependent variable (women social empowerment). We usually do not use R Square for reporting our regression results because R square tends to increase when useless predictors are included in the model; therefore, we use Adjusted R Square to account for this increment. Adjusted R square = 0. 307 is the ideal figure for reporting regression findings; when multiplied by a hundred percent, Adjusted R square equals 30.7 percent. This percentage indicates that BISP is responsible for 30.7 percent of the variation in women's social empowerment; the remaining variation is due to other predictors not included in the model or other uncontrolled factors. Finally, observe that Adjusted R square has a lower value than R square.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **ANOVAa** | | | | | |
| Model | Sum of squares | DF | Mean Square | F | Sig. |
| 1 Regression | 532.346 | 1 | 532.346 | 24.079 | .000b |
| Residual | 397.955 | 101 | 22.109 |  |  |
| Total | 930.301 | 102 |  |  |  |
| 1. Dependent variable : Women social Empowerment | | | | | |
| 1. Predictors ( constant), BISP (Financial Support) | | | | | |

In a linear regression study, the goal of ANOVA is to quickly determine whether there is a significant link between BISP (Financial Support) and Women Social Empowerment. The p-value, which is less than 0.05 or 0.01, suggests that the variation in women's social empowerment is related to the BISP (Financial Support) or that financial support has a substantial impact on women's empowerment. In the case of a multiple linear regression model, the ANOVA is also an overall significance test of the model parameters, whereas the F-test determines if none of the predictor variables have a significant effect on the answer or at least one of them does.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Coefficients** | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
| B | Std. Error | Beta |
| 1 | (Constant) | 17.116 | 3.184 |  | 5.375 | .000 |
| BISP (Financial Support) | .098 | .167 | .059 | .584 | .000 |
| a. Dependent Variable: women social empowerment | | | | | | |

Here the constant =17.116 is the constant term or the estimate of B0. Which has a sign=0.000 which is highly significant, the estimate indicates that if there is no BISP (Financial Support) then her social empowerment will be 17.116. The unstandardized coefficient of the predictor time class attended is .098, which is again highly significant even at 1% level of significance; this indicates that for financial support of the women increases then empowerment increases by 1.098. The corresponding standard error values 3.184 and .167 are the standard deviations of the estimates b0 and b1 respectively.

**H2:** BISP (Financial Support) has positive and significant impact on women economic empowerment in rural areas.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Model Summary** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .678a | .430 | .420 | .853 |
| 1. Predictors: (Constant), BISP (Financial Support)   In a linear regression study, the goal of ANOVA is to quickly determine whether there is a significant link between the BISP (Financial Support) and Women's Economic Empowerment. The p-value, which is less than 0.05 or 0.01, suggests that the variation in women's economic empowerment is related to the BISP (Financial Support) or that financial support has a significant impact on women's empowerment. In the case of a multiple linear regression model, the ANOVA is also an overall significance test of the model parameters, whereas the F-test determines if none of the predictor variables have a significant effect on the answer or at least one of them does.  The Pearson correlation of estimate of women's economic empowerment is R=0.678. This value indicates the magnitude and direction of the relationship between the variables (BISP and women's economic empowerment). Because R=0.430 is positive, the relationship is positive in direction and strong in magnitude. The value R square=0. 430 indicate how well the variables (BISP) performed in explaining variation in the dependent variable (women economic empowerment). We usually do not use R Square for reporting our regression results because R square tends to increase when useless predictors are included in the model; therefore, we use Adjusted R Square to account for this increment. Adjusted R square = 0. 420 is the ideal figure for reporting regression findings; when multiplied by a hundred percent, Adjusted R square equals 42. percent. This percentage indicates that BISP is responsible for 42 percent of the variation in women's economic empowerment; the remaining variation is due to other predictors not included in the model or other uncontrolled factors. Finally, observe that Adjusted R square has a lower value than R square. | | | | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ANOVA** | | | | | | | | | | | | |
| Model | | | | Sum of Squares | | Df | | Mean Square | F | | Sig. | |
| 1 | | Regression | | 79.287 | | 1 | | 27.287 | 3.042 | | .001b | |
| Residual | | 91.153 | | 98 | | 8.971 |  | |  | |
| Total | | 170.44 | | 99 | |  |  | |  | |
| 1. Dependent Variable: Women Economic Empowerment | | | | | | | | | | | | |
| 1. Predictors: (Constant), BISP( Financial Support) | | | | | | | | | | | | |
| **Coefficients** | | | | | | | | | | | | |
| Model | | | Unstandardized Coefficients | | | | Standardized Coefficients | | | t | | Sig. |
| B | | Std. Error | | Beta | | |
| 1 | (Constant) | | 9.202 | | 2.392 | |  | | | 3.847 | | .000 |
| BISP (Financial Support) | | .219 | | .126 | | .174 | | | 1.744 | | .000 |
| a. Dependent Variable: Women Economic Empowerment | | | | | | | | | | | | |

Here the constant =9.202 is the constant term or the estimate of B0. Which has a sign.=0.000 which is highly significant , the estimate indicates that if there is no BISP( Financial Support) then her social empowerment will be 9.202. The unstandardized coefficient of the predictor women empowerment is .219, which is again highly significant even at 1% level of significance; this indicates that for financial support of the women increases then empowerment increases by .219. The corresponding standard error values 2.392 and .126 are the standard deviations of the estimates b0 and b1 respectively.

**CONCLUSION**

All types of financial assistance mechanisms have the potential to influence women's empowerment, which is consistent with existing evidence that demonstrates financial support has an impact on women's social empowerment. The findings suggest that, while a small monthly cash transfer cannot change people's entire social status, particularly women's, It does provide some relief for everyday household expenditures (particularly food, education, and health expenditures) for the poorest of the poor households in this times of rising inflation and regularly rising oil prices. Almost all of the women in the houses in the research study region were unemployed; they had no dependable source of income and had to rely on private persons and international donors for assistance. On a case-by-case basis, donations are made. A quarterly payment of little amount gives a reasonable level of relief to women in such awful socioeconomic situations, at least enough to meet their daily household expenses as well as immediate education and health-related expenses. The study's primary goal was to determine the impact of BISP on women's economic empowerment. The close link between BISP and women's economic empowerment provides policymakers with valuable information. The study's second goal was to determine the influence of BISP on women's social empowerment. The substantial link between BISP and women's social empowerment provides policymakers with valuable information. The study's third goal was to determine the relationship between economic and social empowerment, as well as the strong link between women's social and economic empowerment, in order to provide policymakers with useful information. In a variety of ways, this research contributes to the concept and practice of women's empowerment. Through Pakistani government financial support initiatives, the study contributes to the discussion on women's empowerment in women's ghettos. The study underlines the importance of developing a formal financial system that can expand the scope of financial support for women, resulting in economic and social empowerment. This research does have some limitations. The data was collected in Sindh's Khairpur district, limiting the findings' relevance to the overall Pakistani population.

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