

Assessing The Multifaceted Impact Of The Benazir Income Support Program (BISP)
On Poverty: A Case Study Of Taluka Sindhri, Mirpurkhas District

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Abstract

This research has been taken to understand real impact of Benazir income support program (BISP) the most extensive social safety program in south asian region on elevating the poverty index in talka Sindhri, of Mirpurkhas District. BISP is designed to tackle poverty, address income disparities, combat food insecurity, and empower women in Pakistan. Its overarching goal is to devise and execute inclusive policies and tailored initiatives to support BISP beneficiaries. The Total 400 close ended questionnaire were distributed among the beneficiaries of BISP to examine the impact of BISP in poverty reduction process. Impact of BISP was investigated with the help two statistical software's i.e.SPSS and Smart PLS SEM .The findings of structural equation modeling suggested that Benazir income support program has positive and significance relationship among all variables. Furthermore, current research analysis has enhanced significance of other social safety net works in poverty reduction process in Pakistan.

Keywords: poverty reduction, BISP, impact.

Introduction

The Benazir Income Support Program (BISP) stands as a cornerstone of poverty alleviation efforts in Pakistan, providing financial assistance to vulnerable households across the nation. The object of this research is to explore the diverse effect of BISP on different dimensions of human development within Taluka Sindhri, located in the Mirpurkhas District.

Context Of Taluka Sindhri:

Taluka Sindhri, situated in the Mirpurkhas District of Sindh province, faces a multitude of socioeconomic obstacles persist, such as poverty, restricted availability of education and healthcare services and gender disparities. Understanding these local dynamics is crucial for evaluating BISP's impact comprehensively.

Study Background

Pakistan, with a population of nearly 220 million people, grapples with a significant portion living below the poverty line, with 17% facing food insecurity. The Benazir Income Support Programme (BISP), launched in 2008, aimed to address consumption stability, poverty reduction, and women's empowerment. Notably, BISP stands out due to its substantial resources, broad coverage, and precise targeting. After 12 years since its inception, it's crucial to assess BISP's efficacy. This Policy Viewpoint scrutinizes the socioeconomic status of households benefiting from cash assistance over nine years (2011 to 2019). Considering BISP's objectives, one would anticipate an upliftment in their socioeconomic indicators. Thus, we evaluate the impact of BISP's cash transfers on various aspects of recipient households' socioeconomic well-being. (Durr-e-Nayab and Shujaat Farooq, 2020)

Several community welfare programs operate globally with the aim of alleviating poverty and hunger, particularly targeting low-income groups. These initiatives include Indonesia's RASKIN food subsidy program, India's Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Vietnam's National Targeted Program for Poverty Reduction (NTPPR), and Pakistan's Benazir Income Support Program (BISP). Launched in 2008 by the Pakistan People's Party in honor of their late leader Shaheed Mohtarmma Benazir Bhutto, BISP seeks to develop and implement comprehensive policies and targeted initiatives to empower disadvantaged and vulnerable women in the country. Initially providing financial assistance of Rs1000 per month to eligible households, the program increased the monthly support to Rs1500 in 2015 and Rs3000 in 2020.

Eligibility for BISP beneficiaries is determined based on household income not exceeding the minimum wage income of Rs. 6000 or \$60 per month, with no ownership of agricultural land exceeding 3 acres, and lacking a permanent residence or livestock.

Beneficiary identification surveys are conducted by various non-governmental organizations nationwide, with data validation through the National Database and Registration Authority (NADRA). BISP maintains its own digital database to validate and verify beneficiaries, with households scoring equal to or less than 16.17 points out of 100 deemed eligible.

International donor agencies and the World Bank have endorsed the Poverty Scorecard, utilizing Proxy Means Testing (PMT) to refine the targeting mechanism for identifying poor households in Pakistan. BISP has been segmented into four initiatives: Waseela-e-Haq for entrepreneurial development, Waseela Rozgar to enhance employment opportunities, Waseela-e-Taleem for promoting child education through conditional cash scholarships, and Waseela-e-Sehat for ensuring access to quality healthcare and life insurance for beneficiaries. To implement these social safety net initiatives effectively, the government transformed BISP into an autonomous public sector entity.

Poverty, characterized by a lack of material possessions and resulting in deprivation of well-being, manifests in various forms, from insufficient income and education to poor health and political disenfranchisement. Extreme poverty is defined as living on less than \$1.25 per day, while moderate poverty refers to living on less than \$2 per day. Inequality exacerbates poverty by limiting income, mobility, and opportunities, impeding progress in poverty reduction efforts. Access to food and adequate nutrition is recognized as a fundamental right, yet millions worldwide suffer from hunger and food insecurity, particularly in regions prone to conflict and instability. The concept of women's empowerment involves not only providing access to resources and opportunities but also enabling women to utilize them for individual and societal advancement. This entails enhancing women's decision-making capacity and confidence, enabling them to assert their will in various spheres of life

Research Gap:

Literature reviewed on BISP highlighted that limited research has been carried out particularly at micro level, Present study is the continuity of previous studies. The research study highlighted the factors which are affecting on poverty at micro level in Talka Sindhri, district Mirpurkhas. This research is an effort to fill the highlighted gap and provide guidelines to the BISP project in Sindh province.

Statement Of The Problem

Across the globe different strategies and programs have been executed to tackle the poverty. However the poverty still exists in the world and especially it is uncontrolled in the developing countries like Pakistan. This is the reason all the strategies & programs aimed at reducing poverty did not work well. It points out that the impact of each programs such as BISP should be analyzed and examined in its individuality.

Objectives

The aim of this study is to investigate the role of BISP toward the poverty reduction.

Following are the main objective of this study.

Investigate and analyze the influence of the Benazir Income Support Program on diminishing poverty levels among its recipients.

Evaluate the efficacy of the Benazir Income Support Program in addressing income disparities among its beneficiaries.

Assess the role of the Benazir Income Support Program in mitigating food insecurity among women.

Examine the extent to which the Benazir Income Support Program contributes to Fostering Women's Empowerment.

Literature Review

BISP

Social wellbeing networks serve the critical purpose of mitigating the adverse effects of poverty on specific segments of the population, representing a significant government initiative. This was notably evident in Pakistan during the period around 2007-2008. At that time, there was a significant surge in oil prices and primary commodity prices both domestically and internationally, resulting in heightened inflation, transitioning from single to double digits. Consequently, this drastic inflationary pressure halved the purchasing power of individuals, weakening their financial standing considerably. In response to these challenging circumstances, the Pakistani government recognized the urgent need for immediate and effective action. Pasha et.al.(2018). Research by Jalal.A (2017) indicates that while BISP has been effective in easing poverty and boosting household income, it hasn't shown significant impacts on savings or debts but rather focuses on enhancing livelihoods. However, challenges such as rising inflation rates have

been noted, necessitating potential increases in stipend rates to ensure the program's continued effectiveness.

Benazir Income Support Program (BISP) has been identified as a significant tool in alleviating poverty among its recipients, according to various studies. A report by the World Bank in 2015 highlighted that social safety net (SSN) programs globally, including BISP, have had a positive impact on reducing poverty, with 1.9 billion people across 136 countries benefitting from such initiatives. These programs have collectively narrowed the poverty gap by 15%. Specifically, BISP, an unconditional cash transfer program targeting impoverished married female heads of households, has been found to contribute to poverty reduction and increased household consumption.

Moreover, studies by Andera Vermehren (2013) and Zilakat Khan et al. (2015) highlight the positive impact of BISP on beneficiaries' living standards, particularly in rural areas such as Sindh and Peshawar district. Despite these benefits, concerns about corruption in fund distribution, as noted by 12% of females in Peshawar district, underscore the need for continued efforts to enhance transparency and accountability within the program.

Shanza N, et al. (2010) critically assessed the objectives of BISP and similar programs aimed at improving the socio-economic status of rural women, reducing poverty, and promoting women empowerment. While acknowledging these noble goals, they highlighted the programs' failure to deliver satisfactory outcomes. Furthermore, Holmes et al. (2010) discussed the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), which provides employment opportunities to rural households, particularly targeting marginalized groups. This initiative is seen as crucial in lifting people out of chronic poverty and addressing social inequalities. Durre & Farooq (2010) discussed BISP's efforts to enhance transparency and efficiency through the introduction of Benazir Debit Cards, following initial challenges with corruption in cash payment mechanisms. The transition towards a more holistic social protection strategy, supported by various donor agencies, reflects ongoing efforts to improve the program's effectiveness and reach.

Income Inequality

Social policies aimed at enhancing education empower individuals in the lowest income bracket to acquire skills. Similarly, a populace that is both healthy and well-skilled contributes significantly to overall economic advancement. As per a 2016 OECD report, disparities in income, health, literacy, opportunities, and access to quality employment are interconnected and mutually reinforce each other. Inequality also hampers economic growth by discouraging investment in education and skill acquisition, thereby exacerbating poverty and further widening the gap between the affluent and the impoverished. Marccio Cruz et al. (2015) recommended addressing income inequality across different income levels globally, highlighting efforts made by countries to reduce this disparity. However, they noted challenges in achieving desired outcomes despite numerous poverty reduction programs. According to a survey by the Pew Research Center (PRC, 2014), economic exclusion contributes to the gap between the wealthy and the poor, resulting in limited income opportunities and heightened risks. The concentration of wealth in the hands of a small percentage of royal families exacerbates this inequality.

Galasso & Nieva (2014) concluded that enhancing the quality of education, improving literacy rates, and embracing modern technology are effective strategies for narrowing the income inequality gap. They emphasized the importance of providing access to employment opportunities and expanding technical and vocational education centers. Zhou (2007) studied the impact of income inequality and poverty reduction efforts in eight Chinese provinces. He found that key factors in combating income inequality included creating job opportunities, investing in women's education and empowerment, and improving literacy rates. Richard et al. (1993) outlined five strategies for reducing income inequality in any region. These include increasing income from both public and private employment, modernizing agricultural practices to boost agricultural income, promoting commercial activities and taxation, enhancing livestock-related income in rural areas, and encouraging rental income from various assets.

Food Insecurity

BISP beneficiaries, relative to non-beneficiaries, have a higher level of calorie intakes. The cash transfer helps them diversify their food basket with stable food

availability and improved food security level in both short and long-run periods. Moreover, BISP cash transfer increases access to quality food groups such as meat, fish, and fruits in the long run. These beneficial influences of the cash transfer reveal much stronger long-run impacts as compared to short-run effects. (Ghulam Mustafa, Nasir Iqbal, Faiz Ur Rehman, 2022) .The BISP (Benazir Income Support Program) holds promise in alleviating the food insecurity experienced by its beneficiaries. According to Alisha et al. (2015), in 2014, 86% of households in the United States were deemed food secure, while 14% faced food insecurity. Programs implemented by the USDA aimed to mitigate this issue, particularly among households headed by single individuals, notably single women or men, with black (non-Hispanic) households at 26% and non-black (Hispanic) households at 4% experiencing food insecurity. Additionally, residents of nonmetropolitan areas in the USA are disproportionately affected by food insecurity.

Asghar (2012) highlighted that wheat fulfills 48% of the caloric needs of Pakistanis, but its production capacity is hindered by outdated cultivation methods, coupled with a population growth rate of 2.4% annually. The resultant increase in wheat prices leads to food inflation, exacerbating food insecurity. Ahmed et al. (2010) emphasized that malnutrition remains a critical issue in Pakistan, disproportionately affecting women and children. Factors such as early puberty due to warm climates and high rates of malnutrition among pregnant women contribute to 25% of babies being born with low birth weight and a consequent 30% infant and child mortality rate. Vermehren (2013) underscored the adverse effects of inflation on food and fuel prices in Pakistan, further exacerbating food insecurity. However, the Benazir Income Support Program has played a crucial role in reducing food insecurity, addressing income inequality, and improving the living standards of women.

According to the Food and Agriculture Organization (FAO) in 2015, approximately 285 million people remain undernourished, exceeding the targeted goal. While progress has been made, with 72 developing countries achieving the MDG 1c hunger target, challenges persist, particularly in regions with stable political conditions, economic growth, and effective social protection policies targeting vulnerable populations. Klennert (2005) defined food insecurity as the lack of secure access to sufficient amounts of safe and nutritious food for normal growth and development.

Recent increases in staple food prices have sparked unrest in various countries, with an estimated 850 million people worldwide suffering from undernourishment. FAO's (2006) latest estimates suggest that approximately 795 million people globally remain undernourished, a decrease of 167 million over the last decade. However, this figure still represents over one-ninth of the world's population, predominantly in developing regions where undernourishment prevalence has dropped by 44.4% since 1990–92. World Food Summit in 2015 marked the conclusion of the monitoring period for the WFS and MDG hunger targets. While the MDG 1c hunger target was nearly achieved globally, the WFS target was significantly missed. Despite statistical achievements, developmental perspectives highlight ongoing challenges in combating global hunger.

Women Empowerment

Women's experiences in Pakistan are significantly influenced by social and economic disparities, as well as tribal and feudal structures. While progress is evident, women's rights are still shaped by factors such as class, region, and urban-rural distinctions. There's a positive trend towards increased education and literacy among Pakistani women, as noted by Bengali (2019). Efforts from religious groups and civil society have led to condemnations of violence against women. The All-Pakistan Ulema Committee, the country's largest religious clergy group, has issued a fatwa against honor killings. Additionally, the court has responded to nationwide advocacy by women's rights groups by imposing severe penalties for violent crimes targeting women.

Conversely, the empowerment of women is sometimes perceived as a challenge to male authority. However, it's important to clarify that empowering women doesn't entail disempowering men; both can coexist. This empowerment extends beyond mere physical or material dimensions to encompass intellectual and emotional growth. It's crucial to recognize that this relationship is inherently mutual, as highlighted by Ahmad et al. (2021).

Benazir Income Support Program holds potential to significantly enhance the empowerment of women among its recipients. Noble et al. (2017) elucidated that gender-based violence has risen, leading to decreased opportunities for women's empowerment and increased vulnerability among adolescent girls to sexual violence, exploitation, and early marriages. However, various human rights organizations and social initiatives have

emerged to provide safe spaces for adolescent girls, fostering empowerment and reducing violence and exploitation. Indicators such as social assets, self-esteem, decision-making authority, technical skills, and gender norms are shifting the status of women and shielding them from violence.

Sheela (2017) delved into the causes of women's dietary diversity and empowerment in Bangladesh, attributing the lack of nutrients in women's diets to poverty and their engagement in agricultural activities. Limited literacy rates and lack of civic awareness hinder their participation in social activities, exacerbated by cultural and social barriers across different castes and classes. Yount (2018) highlighted the importance of Sustainable Development Goal 5 (SDG-5), emphasizing the need for governments to monitor progress towards gender equality and women's empowerment through increased literacy rates and job creation in both public and private sectors. Sophie (2007) presented a nuanced understanding of women's empowerment, emphasizing not only access to resources and opportunities but also the ability to utilize them for personal and societal advancement.

Hameed & Azmat (2014) advocated for shared decision-making between spouses, underscoring the socio-economic status of women. They emphasized the necessity of educating and empowering both women and their husbands equally. Muhammad Arshad (2011) suggested that women's resources, such as cash subsidies and employment, can transform gender relations and enhance women's bargaining power for independent decision-making. Siddiqui (2001) stressed the crucial role of gender in poverty reduction, proposing improvements in job opportunities, literacy rates, and technical skills to mitigate gender disparities. Kaber (2005) argued that poverty and disempowerment are intertwined, as the inability to meet basic needs leads to dependence on more powerful individuals, limiting meaningful choices.

Adato et al. (2000) examined the impact of Mexico's Progressal program on women's status, finding that cash transfers increased women's self-confidence and reduced sole decision-making by husbands in various aspects of household management. Haque & Chhachhi (2008) evaluated income access and women's agency in Bangladesh, noting that while women are gaining economic power, their bargaining power remains limited, with cultural norms prioritizing men's non-economic contributions over

women's economic contributions. Richardson (2017) emphasized the contextual nature of women's empowerment, citing male attitudes and behaviors as both barriers and facilitators. Cultural, social, and religious barriers in South Asia often diverge from Western notions of gender equality.

Research Methodology

This study is quantitative explanatory in nature and based on positivist paradigm. The data was collected from primary and secondary sources. The source of primary data is close ended questionnaire consisting on five points likert type scale extending from strongly disagree to strongly agree, all the essential information was collected through questionnaire from the beneficiaries of BISP in Talka Sindhri district Mirpurkhas. Sample is an essential tool of data collection process, it is selected from the whole population. Population is a set of all components Gilbert (2001), can be representative of entirely focused population. The sample is essential for empirical study (Hussey and Hussey, 1997). For this contemplate a random sampling technique has been utilized. Sample comprises of 400 respondents chosen randomly. According to Gafen, et.al (2000), that a minimum sample size of 200 is necessary for conducting multivariate statistical analysis. The analysis utilized two statistical tools: SPSS version 26.0 and Smart PLS (SEM).

Research Design

This study adopts explanatory research, aligning with a positivist approach, and utilizes a quantitative method employing the survey technique. Primary data is gathered through questionnaires distributed to Benazir Income Support Program (BISP) beneficiaries in Talka Sindhri District Mirpurkhas. The researcher employs Partial Least Squares (PLS) Structural Equation Modeling (SEM) to establish relationships between hypotheses and constructs. The research employs a two-step approach to structural equation modeling: firstly, linking latent variables with factorial items to create the inner model, and secondly, examining positive and significant relationships among independent and dependent variables using factor loadings, beta values, R square, and composite reliability.

Strategies Research

This study focuses on BISP beneficiaries in all union councils of Taluka Sindhri, District Mirpurkhas. The research strategy is determined by whether the study leans towards quantitative or qualitative methods (Neuman, 2013). Given the nature of the investigation, various strategies including explanatory research, survey method, and case study research are contemplated. Ultimately, the survey method is selected as the primary data collection approach for examining BISP in Taluka Sindhri, District Mirpurkhas.

Quantitative Method

This research employs a positivist philosophy and quantitative methodology, utilizing questionnaires for primary data collection following survey method guidelines. It aims to examine the relationship between the independent variable, Benazir Income Support Program (BISP), and dependent variables including poverty (POVT), income inequality (IIE), food insecurity (FI), and women empowerment (WE). Given its focus on relationships, quantitative analysis is employed (Creswell, 2003), facilitated by SPSS 22.0 and PLS SEM. Reliability and validity of instruments are assessed using a five-point Likert scale (Miller et al., 2003; Oppenheim, 1992).

Survey Method

The survey method, a staple in social sciences, efficiently gathers reliable data (Neuman, 2013). While widely used, its efficacy depends on careful execution to prevent bias (Saunders et al., 2009). Employed in descriptive and explanatory research, it's favored for its deductive approach (Johnson and Duberley, 2000). Quantitative data, often collected via questionnaires or structured interviews, elucidates relationships between variables, analyzed through statistical methods (Saunders et al., 2009).

Sample

The population, as defined by Gilbert (2001), encompasses all elements that may serve as representatives of the entire targeted population. This research specifically concentrates on the Benazir Income Support Program (BISP), with respondents selected from all union councils of Taluka Sindhri to represent beneficiaries of BISP. The study's primary focus is on evaluating the impact of BISP on poverty reduction, alongside its associations with income inequality, food insecurity, and women empowerment.

Sample Size And Techniques

This study examines BISP's impact on poverty reduction, food insecurity, and women empowerment in Pakistan. Due to feasibility constraints, a non-probability sampling method was employed, selecting all union councils of Talka Sindhri. With a sample size of 400 respondents chosen randomly, the study ensures adequate representation for multivariate statistical analysis (Sekaran, 2010; Gafen et al., 2000).

Data Collection

Before discussing the data collection tool, it's crucial to understand the two types of data: primary and secondary. Primary data, gathered firsthand, can be quantitative (via questionnaires) or qualitative (through interviews or observations). Secondary data is published information obtained from various sources (Saunders et al., 2009). This study employs a survey questionnaire developed by the researcher, comprising 32 questions focusing on BISP, poverty, income inequality, food insecurity, and women empowerment. Selection of the data collection method necessitates clear considerations of sample size, content, number of questions, and participant time constraints.

Data Collection Tool

Data collection via questionnaire is widely used, particularly for large populations, where respondents receive the questionnaire. Kothari (2004) defines a questionnaire as a set of typed or printed questions designed to gather specific data. In this study, the questionnaire aims to assess the impact of BISP on poverty reduction, income inequality, food security, and women empowerment.

PLS Smart SEM

Partial Least Squares Structural Equation Modeling (PLS-SEM) is employed for hypothesis analysis, assessing cross-loadings, convergent and divergent validity, and path coefficients among constructs using PLS (Smart) SEM. This method scrutinizes the statistical impact of the Benazir Income Support Program (BISP) on poverty reduction in Talka Sindhri, District Mirpurkhas.

Descriptive Statistic

The descriptive statistics of BISP, POVT, IIE and WE are mentioned asunder in tabular form Table

BISP Descriptive Statistics

Code	Items	Mean	St.Dev.
BISP 1	The BISP program benefits women in Pakistan.	4.88	1.461
BISP 2	BISP helps alleviate nutritional needs for beneficiaries.	3.27	0.901
BISP 3	BISP recipients are enhancing their transportation options.	3.75	1.286
BISP 4	The Benazir debit card reduces corruption in BISP fund distribution.	4.45	0.879
BISP 5	Does the Rs 1500 monthly financial support from BISP increase your income?	2.67	0.859
BISP 6	Have you noticed any changes in income after receiving BISP installments?	3.01	1.099

Poverty Descriptive Statistics

Code	Items	Mean	Std.Deviation
PR1	Do you believe an additional two or three thousand rupees monthly are essential to lift a household like yours out of poverty?	4.87	1.08
PR 2	How does poverty impact you and your family?	3.37	1.29
PR 3	Has the BISP financial fund contributed to reducing poverty in your family?	4.74	1.29
PR 4	Have you observed an increase in your family's consumption level after receiving BISP financial support?	4.23	1.04
PR 5	Have you observed an increase in your family's purchasing power after receiving BISP financial support?	3.37	1.29
PR 6	Have you noticed an increase in your family's asset	4.83	1.08

	capacity after receiving BISP financial support?		
PR 7	Have you observed an increase in your children's school attendance after receiving BISP financial support?	4.09	1.03
PR 8	Are you satisfied that BISP is helping meet your family's basic needs?	5.1	0.88

Income Inequality Statistics

Code	Item	Mean	Std. Deviation
III	Do you believe that BISP cash transfers help alleviate income inequality in your family?	4.76	1.068
II2	Do you feel empowered in using BISP financial assistance?	4.6	1.153
II3	Have you noticed any positive changes in your livestock since joining BISP?	3.35	1.516
II4	Has your household experienced any vulnerabilities in the past five years?	4.18	0.955
II5	Has the proportion of your income improved with BISP installments?	4.27	1.026
II6	Has the proportion of your income deficit decreased since joining BISP?	4.92	0.949

Food insecurity Statistics

Code	Items	Mean	Std. Deviation
FI1	Does BISP have a positive impact on reducing food insecurity among its beneficiaries?	4.67	1.595
FI2	Have the majority of BISP beneficiaries used their cash assistance for purchasing food items?	4.65	1.502
FI3	How do natural disasters and climate change affect food security?	3.49	1.681

FI4	Is BISP effectively addressing food insecurity among its beneficiaries?	4.14	1.457
FI5	How often do you consume meat, beef, or chicken in a week?	4.39	1.39
FI6	Is BISP helping alleviate hunger in your household?	4.74	1.651

Women Empowerment Statistics

Code	Items	Mean	Std. Deviation
WE1	Is women's independence in her personal and social life perceived to be increasing?	3.66	1.837
WE2	Are women's mobility outside of their houses perceived to be less restricted?	3.53	1.258
WE3	Is BISP playing a role in promoting women's involvement in family decisions?	3.64	1.347
WE4	Is BISP contributing to narrowing the gender gap?	4.56	1.56
WE5	Has there been a more positive attitude from your husband since joining BISP?	3.59	1.837
WE6	Is BISP facilitating economic empowerment opportunities for women?	3.74	1.345

Over all Cross loading

Items	BISP	FIS	II	PR	WEM
BISP1	0.1557	0.4979	0.3088	0.3324	0.9012
BISP2	0.889	0.1719	0.4575	0.431	0.292
BISP3	1.0202	0.3002	0.5864	0.3024	0.4091
BISP4	1.0143	0.301	0.5873	0.312	0.408
BISP5	0.8143	0.2297	0.3518	0.68	0.1117
BISP6	0.8794	0.1554	0.5287	0.1422	0.398
PR1	0.2071	1.065	0.1041	0.435	0.3302

PR2	0.193	1.015	0.1192	0.4014	0.3069
PR4	0.1623	0.9851	0.0991	0.3298	0.3016
PR5	0.202	1.0402	0.1052	0.4305	0.3267
PR6	0.1687	0.9842	0.082	0.3423	0.296
PR7	0.1641	0.9918	0.0913	0.3405	0.2894
PR8	0.2106	1.0266	0.1243	0.4063	0.304
III	0.4816	0.1803	0.9566	0.1759	0.4255
II2	0.3672	0.1906	0.8866	0.1222	0.3325
II4	0.5963	0.4073	0.9241	0.2826	0.3658
II5	0.5002	0.2032	0.8857	0.1685	0.4524
II6	0.5133	0.222	0.9451	0.1049	0.4518
FIS1	0.1694	0.3304	0.2506	1.0871	0.2854
FIS2	0.1728	0.3248	0.2508	1.086	0.2829
FIS3	0.1681	0.3144	0.2506	1.0776	0.277
FIS4	0.1729	0.3295	0.2508	1.087	0.2849
FIS6	0.1725	0.3213	0.2493	1.0625	0.2882
WEM2	0.3163	0.1739	0.4658	0.1073	0.9968
WEM4	0.3274	0.1496	0.4637	0.056	0.916
WEM3	0.3632	0.1866	0.443	0.1127	0.9933
WEM1	0.3779	0.158	0.4236	0.1183	1.0275
WEM6	0.3792	0.1579	0.4265	0.1218	1.029

Convergent Validity

Variable	BISP	PR	II	FIS	WEM
BISP	0.9047				
POVERTY	0.2317	1.0056			
Income Inequality	0.5681	0.2647	0.9023		
Food Insecurity	0.3915	0.3053	0.1767	1.0643	

Women Empowerment	0.3576	0.0115	0.452	0.2283	1.0034
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Divergent Validity

Variable	AVE	Composite Reliability	R Square
BISP	0.7671	1.0019	0.07
FIS	1.0585	1.0047	0.0961
II	0.7626	0.9884	0.318
PR	0.9326	1.0447	0.1733
WEN	0.9209	1.0361	0.896

AVE (Average Variance Extracted) value should be greater than 0.5 (Fornell, 1981 and chin 1998). Nunally (1978,1994) proposed value greater than 0.7 for composite reliability.

Path coefficient

Variables	Beta	Standard Error	T Statistics
BISP -> PR	0.3314	0.0287	17.2103
BISP -> II	0.508	0.0329	21.7288
BISP -> FIS	0.1625	0.191	8.9125
BISP -> WEM	0.3175	0.0326	12.704

Hypotheses testing

Relationship	Hypothesis	Beta	T statistics	Result
BISP -> POVT	H1: BISP effectively reduces poverty among beneficiaries.	0.3214	8.9025	Accepted

BISP → IIE	H2: BISP significantly reduces income inequality.	0.498	21.7288	Accepted
BISP → FI	H3: BISP notably decreases food insecurity in women.	0.1616	17.2103	Accepted
BISP → WE	H4: BISP contributes significantly to women empowerment.	0.2875	12.704	Accepted

Beta values significant at the 0.05 level are considered significant at 1.65 in explanatory research (Hair et al., 2012).

Conclusion & Recommendations about Structural Model

The study constructed a structural equation model to examine the impact of the Benazir Income Support Program (BISP) on poverty reduction by addressing income inequality, food insecurity, and women empowerment. It revealed that poverty and income inequality mutually influence each other and significantly affect other variables like food insecurity and women empowerment. This underscores the pivotal role of poverty reduction in the BISP.

However, the study encountered several limitations.

Firstly, data collection was challenging due to the restriction that all BISP beneficiaries are women, especially in rural areas where interactions with outsiders are limited.

Secondly, a lack of awareness among beneficiaries posed obstacles during data collection.

Additionally, time constraints and financial limitations, as the study was self-funded, further restricted the scope of the research.

Moving forward, there are several recommendations for future research and improvement of the BISP.

Firstly, BISP could offer technical and vocational training similar to India's MAGREGA program to enhance the effectiveness and comprehensiveness of its efforts.

Secondly, implementing a robust monitoring and evaluation system is crucial for enhancing the structure of BISP. Given that the current grant amount may not adequately meet beneficiaries' basic needs, there is a need to strengthen BISP's institutional framework.

Lastly, addressing issues of corruption in fund transfers by introducing modern ATM technology across all districts of Pakistan could enhance transparency and efficiency in delivering financial aid to beneficiaries.

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Appendix- Structural Equation Model.

