

EHSAAS EMERGENCY CASH PROGRAM: A STEP TOWARDS WOMEN EMPOWERMENT IN PAKISTAN

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ABSTRACT

The main aim of this paper is to highlight the effect of Ehsaas emergency cash program on poverty. Actually, this is a step towards women empowerment in Pakistan. Due to COVID-19, a sudden lockdown was imposed on people. people have nothing to eat they were living in very sensitive condition. Government take a serious step, Ehsaas program was started, through this some amount of cash was transferred to women account. Through this financial state of people were improved. Poverty is the major problem in our society and due to this fact woman are suffering more in the society. They were not able to contribute in improving the financial condition of houses. They do not have any resource through which they maintain their household income. Ehsaas emergency cash program was a step to reduce poverty. women are able to contribute in improving their home condition. This micro credit helps them to enjoy a good status. Through this some burden was reduced from their life. Financial state of people was improved. It empowering the poorer sectors of the society and also increasing their living standards. Women gain their rights and also stands with their family at this difficult time. Women considered this program to much beneficiary for them. This program helps them to reduce their poverty. Through this condition of society goes towards best. Now Ehsaas program is considered Pakistan's greatest social protection initiative programmed. Sustainable development is achieved through it.

Key words: Ehsaas program, women, improved, effect, poverty alleviation.

INTRODUCTION

The Ehsaas Emergency Cash Programme is a noteworthy initiative in Pakistan that represents a significant advancement in women's empowerment as well as a socio-economic intervention. With the goal of changing the opportunities available to women, the program stands out as a beacon of change in a country where gender inequality has long presented obstacles to inclusion and development. This article examines the many facets of the Sense Emergency Cash program and evaluates its conception, execution, and results. To demonstrate how it empowers women throughout Pakistan in a transformative way. Fundamentally, the Ehsaas Emergency Cash Program represents the government's resolve to tackle the intricate network of issues that have traditionally caused women to be

marginalized. Like many other countries, Pakistan suffers greatly from gender inequality, which is reflected in the country's low rate of economic participation, restricted access to education, and pervasive gender-based violence. Acknowledging these systemic problems, the Ehsaas program is positioned as a conscious attempt to break down barriers that prevent women from advancing, in addition to providing a financial safety net. The program's significance is evident in how it fits into the larger Ehsaas framework, a comprehensive plan for social protection and poverty alleviation. It became evident as the emergency cash initiative developed that a strategic gender lens had been used, acknowledging the particular difficulties that women face and the need to respond appropriately. This

focused strategy illustrates a paradigm change, moving away from broad welfare programs and toward significant tactics that identify and remove barriers related to gender.

Ehsaas emergency cash program is actually an impressive step by government of Pakistan. The Pakistan Tehreek-i-Insaf (PTI)-led governments make policies rooted on empowering the poorer sectors of the society and also increasing their living standards. In temptation of this aim, PM Imran Khan has taken several steps to handle the Pandemic of Coronavirus. To support depressed form of society, Prime Minister has established the Ehsaas emergency cash program. The Ehsaas emergency cash program is actually Pakistan's greatest social protection initiative programmed.

The main aim is to help about 12 million families financially. This program has been struggling hard to deliver PRs. 14000 to poor Pakistani families. The present research highlighting that this program is a step towards women empowerment, self-esteem, and financial security of women is enhance through it, and it also reduces physical abuse of women.

This was initiated to improve financial state of people. Ehsaas emergency cash program was initiated in 2020, April 1 in Islamabad. Chairperson of Ehsaas Cash program is Sania Nishtar. Location of this program is All over Pakistan Ehsaas Payment Center

The basic purpose was to invest in the poor, reduction of the inequality and also lifting of the lagging districts. The Ehsaas framework actually helped to those people were extreme poor, orphans, women who were widows, and the homeless, the disabled people, and people who were jobless, and for poor farmers, and also for laborers, the sick who risk medical; students who were not able to pay fee or from low-income families and also for the poor women and for the citizens who were elderly. Data was actually taken from BISP program. BISP is actually Benazir Income Support Program, a program to make women financially strong. Data about poor people was also collected through surveys in which eligibility criteria was fixed and people who actually deserve this get this aid. Women receive a confirmation message from Ehsaas that they can get their amount from the Centre. Women are also able to check that did their account receive amount or not by sending their id card to a given cord.

There are also many other programs through which poor people are gaining aid. Pakistan is a developing country, most of people are not financially strong. To make the financially strong many program was initiated.

Decentralization Plan, which was started in March 2000 and is regarded as a fundamental reform of governance. Health and education are two essential services that have been transferred to district and lower local governments because they are impacted by poverty. The government has implemented a number of civil service reforms to enhance public sector performance and make it more workable. This has led to the public sector being seen as more accountable and accessible to all citizens. Another significant move the government made that is regarded as a help for the impoverished is microfinance. In 2000, Khushhali Bank was established in Pakistan with the assistance of the Asian Development Bank. The bank's primary goal was to assist the impoverished by means of income-generating activities, small-scale businesses, and newly established small infrastructure ventures. During its first two years of operation, PRs of 100 million to 15,000 beneficiaries were given out, with roughly 30% of those beneficiaries being women who are referred to as bank borrowers. The poor were assisted in their social mobilization efforts, and rural areas saw infrastructure development thanks to the bank. In summary, the Khushhali Bank scheme was another action taken to lessen poverty. Numerous other programs that helped the poor were started as time went on. In 1980, the Department of Zakat and Usher was founded. The regulations, which mostly drew from the pure Islamic tradition, mandated that the wealthy give a certain percentage of their entire wealth—2.5 percent—to the impoverished. They pay Zakat with a variety of assets. This amount was given to the nation's poor families, enabling them to participate in society.

Pakistan Bait-ul-Mal (PBM), an autonomous body, was established in Pakistan in 1992. PBM, an organization dedicated to reducing poverty, was founded with the goal of helping widowed women, orphaned children, disabled individuals, the needy, and the impoverished, regardless of their caste, sex, creed, or religion. It provides free medical care, residential housing with all the amenities needed,

educational support, and encouragement for self-employment programs.

One of the greatest programs for helping deserving families across the nation is the Benazir Income Support Program. This program, which was launched in 2008, is regarded as a fundamental social safety net platform with the goal of raising the standards of all impoverished individuals. It is also utilized to manage the adverse effects of individuals whose income growth is regarded as slow economic growth and who are experiencing food crises and impoverishment inflation (primarily women). The main goal of this program was to provide impoverished families with financial aid to help them meet their basic needs, which include housing and food. This program is regarded as an important step by the government in the direction of women's empowerment and the eradication of poverty. Since the establishment of the BISP, the Pakistani government has been steadily increasing funding.

The Ehsaas Emergency Cash Program proves to be a game-changer for Pakistani women's empowerment. It serves as a model for focused interventions that address the underlying causes of gender disparities because of its strategic design, nuanced implementation, and observable impact on women's lives. The Ehsaas program serves as a testament to the power of intentional, inclusive policies in tearing down barriers and fostering a future where women are not marginalized and are not just aid recipients but active agents of change in their communities. This is particularly relevant as Pakistan looks to redefine its socio-economic landscape.

Research Problem

Due to sudden attack of Covid 19, people financial state become very critical. They do not have any thing through which people maintain their life. Government of Pakistan provide micro credit for poor people Through this paper impacts of this micro credit is understand. Difficulty which women was facing due to poverty and its solution after achieving micro credit from Ehsaas program is discussed it shows that how micro credit helps the women for empowerment.

Research Question

What are the effects of Ehsaas emergency cash program on poverty?

what are the difficulties to receive the cash?

LITERATURE REVIEW

In Pakistan, nearly 36 million women (51.26 percent) live in poverty, according to the most recent estimates on women's access to cash transfers in light of COVID-19. Pakistan's poverty rate is one of its main problems. People are facing challenges in spending their lives, even when they have no support or opportunity to continue their life circuit. Due to poverty, their children are also facing difficulties continuing their education. Moreover, 7.53% of women worldwide live in extreme poverty, earning less than \$1.25 per day. However, it's possible that these figures understate the poverty rates of women. Pakistani women may have higher rates of poverty than men because estimates are based on household-level data, which does not take into consideration the unequal distribution of wealth within the household, which frequently disadvantages women.

The study conducted by Tariq, Aleemi, and Iqbal (2015) aims to investigate the effects of microcredit on the social and economic advancement of individuals residing in rural Sindh, Pakistan. The proposed study's main goal is to conduct impact analyses both before and after discussing microcredit facilities.

According to Hashemi and Schuler (1993), women can be empowered through the use of six spheres: 1) a sense of self-respect and a vision of the future, including resisting negative behaviors of the husband and society; 2) mobility and visibility, including how women are treated when traveling and in job places; 3) economic security, including cash income, new skills and knowledge, and freedom of speech; 4) status and decision-making power within the household, including making purchases on their own; 5) ability to interact effectively in the public sphere, such as joining credit programs; and 6) participation in non-family groups, like credit programs and solidarity movements."

The 2017 Pakistani Financial Inclusion and Prosperity Insights survey provides an explanation for significant gender differences in financial

inclusion. The survey revealed that most of the women are living without a salary and are unemployed, and the few women who are working are paid very little for their hard work. From living in this process to most of the women suffering their lives in difficulties. By all measures, women's access to financial services is substantially lower. Women's personal bank account ownership is at a lower percentage (15.2%) than that of men. This shows how women are dependent on men, and even society gives them no rights to spend their lives of their own choice, and they all earn their own money because they have no opportunity. The situation is even worse when jointly owned bank accounts are included; only 0.73% of women and 1.79 percent of men have their names linked to a joint bank account. The numbers are similar when looking at just women who are impoverished: only 5.41 percent of these women have bank accounts that they own alone, and 0.23 percent of them do so in joint names. When considered as a whole, formal financial services are evidently not available everywhere in Pakistan, but they are particularly out of reach for women. This unbelievable gender difference shows the oppression and suppression of women by men and society. In every field, society treats women like they are nothing.

According to the Demographic and Health Surveys (2012–2018), economic, social, and informational factors, as well as gender and race, can all be used to predict women's empowerment. It was also established that women with higher levels of education who reside in developed areas make more money than their husbands and are more powerful than their husbands. Similarly, women who are older, manage the household, make less money than their husbands, do unpaid work, or are not from a wealthy background lack empowerment.

Research Methodology

The research base is a primary research. Primary research is the one in which data is collected from direct way and original information obtained directly. Here the data has been collected from women of Harappa city district Sahiwal who get microfinance facility from Ehsaas emergency cash program.

Data Sources

In research related to Ehsaas emergency cash program, household survey is main tool for data collection. Data is mainly collected from Ehsaas beneficiary people. According to Deaton (1998) household data have been used in almost all the poverty oriented studies.

Questionnaire

For data collection a questionnaire is developed in which different question was asked through which information is gained. through which we estimate that women also play a role in improving financial condition of their home.

Results and discussion

Table 1

Education of the respondent

Education Level	Percentage of the respondent
Illiterate	74%
Primary	20%
Middle	3%
Matric	3%

Table 1 shows the education of the respondents. Respondents age divided into four groups as data is collected from a village where people are not mostly educated. The level of illiteracy is high and it is about 74% which shows that about 74% people are illiterate. Women whose education level is null are fall in illiterate group. 20% respondent women are Primary pass. In this group those women are considered whose education level is in between 1 class to 5 class. 3% respondent women are middle pass in this group education of women is from class 6 to class 8 and same figure are for matric pass, this percentage is very low which is clear observation that respondent women are mostly illiterate.

Table 2

Age of the Respondent

Respondent Age	Percentage of Age
30-39	52%
40-49	27%
50-59	8%
60-69	7%
70-79	6%

Table 2 demonstrate age of the respondent; it is clear from above table that mostly respondent women are

old age 52% respondent women are age in between 30-39 years.27% women respondent fall in age between 40-49. And 8% women are in between 50-59 years old. 7% women are of age between 60 to 69 years. only 6% women are of age 70 _79%This clear that aid of Ehsaas program are getting mostly old women who are unable to do hard work.

As respondent 1 said that due to old age she was no able to do any work no one is at home to look after here so, this amount helps here through many ways.

Table: 3
Cash used for Family

Amount	Percentage
About 50%	51%
More than 50%	25%
Less than 50%	24%

Table 3 discuss about amount of cash which is obtain by Ehsaas program used for family. Different respondent use amount for different purposes. 51% of women respondent are those which used about 7000 of amount which is approximately 50% of amount for family. 25% of total respondent women are those which used about 10000 of total amount which is more than 50% of cash for their family. And 24% women are those which used about 5000 from total amount which is less than 50% of amount for their family.

Table 4
Cash used for Health

Amount	Percentage of Cash
More than 50%	21%
Less than 50%	67%
About 50%	12%

Table 4 explain amount of cash which respondent used for health. Amount of cash is divided into three groups More than 50% of amount is used for health about 21% respondents said. 67% women are those which used about 5000 of amount for health. Only 12% women are which used about 50% which is 7000 from total amount for health. This clear that this micro credit provides a facility for women to maintain their health.

Table 5
Cash used for Grocery

Cash	Percentage of Cash
More than 50%	17%
Less than 50%	72%
About 50%	21%

Table 5 provides an information that how much percentage of cash women used for grocery. This information is divided into 3 parts. From total amount 17% women are those which used about 9000 from credit for grocery. 72% women are those which use for 5000 from amount for grocery .and 21% women are this group which used about 70000 for grocery.

Table 6
Respondent difficulties to get Payment

Respondent Difficulties	Percentage
Yes	30%
No	70%

Table6 discuss problems which women are facing during receiving cash. 70% women considered that this is a right way to obtain cash. As respondent 1 said that they are getting money this is a big thing for them. Respondent 2 said that for achieving this money if they are facing minor problems that is not big deal for them. Respondent 3 said that no any difficulty to achieve amount safe and best way is to get money Respondent 4 said that they receive a confirmation message first and then they go to get money which is a big facility for them.

30% women are facing difficulties to get cash. As respondent 5 said that it is difficult to travel a long distance for receiving payment. Majority of respondent women are of old age during receiving payment women thumb is not recognized so they face difficulty for it. some women answered me that behavior of person is not good who distributed cash to women.

CONCLUSION AND POLICY IMPLEMENTATION

Financial state of people is improved through this. It empowering the poorer sectors of the society and also increasing their living standards. This leads a step towards women empowerment in Pakistan. Women gain their rights and also stands with their family at this difficult time. Women considered this program to much beneficiary for them. This program

helps them to reduce their poverty. Through this condition of society goes towards best. People life travel smoothly by this aid.

Women used this amount for different purposes that shortly considered helpful for women. This amount of micro credit considered a good thing for poor women. This is also considered a step towards women empowerment in Pakistan history. Women become independent to some extent. They were not dependent on other for their minor needs. This credit of Ehsaas program considered beneficent for women. women give response that this was a healthy step which was taken by women to reduce poverty.

As Pakistan is developing country and mostly people are poor so, such program is considered best through which poor people get benefits. Women considered it as a step towards empowerment in society.

Amount of program should be enhancing as expenditure are high and credit is micro, and also start other such programmed for different people of different type. All this should be considered best for improving financial condition of poor people.

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14. Did you have any difficulty to get this payment?
i. Yes
ii. No
If yes, what type of difficulty is?

15 Suggestion to improve the Program:

Ehsas Emergency Cash Program. A Step towards Women Empowerment in Pakistan

The information in this study will be used only for research purposes and in ways that will not reveal who you are.

Name of interviewer _____
Signature _____, Date: ____ / ____ / 2022.

Part A: GENERAL INFORMATION:

1. Name of Respondent: _____
2. Father's Name: _____
3. Caste: _____
4. Education Level:(Completed Years): _____
5. Respondent Age: _____
6. Contact #: _____
7. Village: _____
8. Tehsil: _____
9. District: _____

Part B

10. How much amount of cash which you received through Ehsas program is used for your health?

- i. More than 50%
- ii. Less than 50%
- iii. About 50%

11. How much amount is used for grocery?

- i. More than 50%
- ii. Less than 50%
- iii. About 50%

12. How much amount is used on family members? e.g. children education, for husband work or for parents.

- i. About 50%
- ii. More than 50%
- iii. Less than 50%

11. Is amount is saved for future?

- i. Yes
- ii. No

13 Did you have any livestock?

- i. Yes
- ii. No
- iii. Or any other

If yes, how much amount is used for livestock _____

