



Graduate School of Development Studies

**Cash Transfers and Child Wellbeing in  
Pakistan:  
A Critical Assessment of Poverty Reduction  
Programs**

A Research Paper presented by:

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In partial fulfilment of the requirements for obtaining the degree of  
MASTERS OF ARTS IN DEVELOPMENT STUDIES

Specialization:  
**Poverty Studies**

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The Hague, The Netherlands  
November, 2015.

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# Acknowledgement

My gratitude to my supervisor, Dr. Amrita Chhachhi, who has been very supportive and kind in guiding me throughout the process of this research study. Her guidance and input have been remarkable in helping me furnish my study and helped steer the process to the completion. She was kind enough to even correct my errors. Without her feedback and guidance it would have been difficult for me to complete this study.

Secondly, I am also thankful to Dr. Auma Okwany who as my second reader provided with excellent feedback on this research which helped me immensely in situating this study in the in right direction. I am thankful to the ISS and Nuffic for providing me opportunity to study here and providing me with the scholarship and an opportunity to learn about development paradigms critically and develop my own critical approach to the development discourse.

My gratitude to my family; in particular my mother who has always been source of motivation and encouragement and her wisdom has helped me significantly in my life experiences. My wife Rabia; who has stood with me in every thick and thin of life and been supportive in my endeavors both professional and academic. My uncle, Gul Baig, who has been the driving force behind my education and it's his role which has eventually culminated into my overseas studies.

I thank my organization, Pakistan Institute of Labour Education and Research, PILER for giving me leave for the study period. I am especially thankful to Mr. Karamat Ali, Executive Director, PILER and Mr. Zulfiqar Shah, the Joint Director of PILER for being supportive.

Moreover, my gratitude to the participants of this research (mothers & children) for contributing in this study and making it happen. Despite being busy and pre-occupied with their responsibilities they happily spared time for surveys, interviews and discussions. I am especially thankful to the children who made this study meaningful by their profound participation in the research process.

I am also thankful to respected Gul Najam Jami, Senior Technical Advisor, Safety Net Programs Social Protection & Labor GP South Asia Region The World Bank, Pakistan, whose interview was very thought provoking and provided useful insights into the conceptualization and execution of social protection programs in Pakistan.

Last but not the least, I am thankful to Mr. Jabbar Bhatti, Regional Coordinator Act International, the organization which is involved in mapping out beneficiaries for CCTs in Shaheed Benazirabad district. His and his organization's help was instrumental in reaching out to the participants of this study.

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## List of Acronyms

<b>BISP</b>	Benazir Income Support Programme
<b>CTs</b>	Cash Transfers
<b>CCTs</b>	Conditional Cash Transfers
<b>CSP</b>	Child Support Programme
<b>CSSP</b>	Child Sensitive Social Protection
<b>3-D</b>	Three Dimensional
<b>DFID</b>	Department of International Development
<b>GDP</b>	Gross Domestic Product
<b>GHI</b>	Global Hunger Index
<b>ILO</b>	International Labour organization
<b>LHWP</b>	Lady Health Workers Programme
<b>MDGs</b>	Millennium Development Goals
<b>NGO</b>	Non-Governmental Organization
<b>ODI</b>	Overseas Development Institute
<b>PBM</b>	Pakistan Bait-ul-Mal
<b>PMT</b>	Proxy Means Test
<b>PSC</b>	Poverty Score Card
<b>PILDAT</b>	Pakistan Institute of Legislative Development and Transparency
<b>SP</b>	Social Protection
<b>SPARC</b>	Society for the Protection of the Rights of the Child
<b>SRM</b>	Social Risk Management
<b>TSP</b>	Transformative Social Protection
<b>UCTs</b>	Un-Conditional Cash Transfers
<b>UNCRC</b>	United Nations Convention on Rights of Child
<b>WB</b>	World Bank

## Abstract

This study is located in the broader field of social protection explicitly looking at cash transfer programs in Pakistan. The study adopts the 3-D wellbeing approach of Andy Sumner as a lens to look at the cash transfer programs from the perspective of children, exploring their material, relational and subjective wellbeing.

The analysis based on the findings of the research suggest that the narrow conceptualization of social protection culminating in cash transfer programs cannot be an appropriate arrangement for achieving the wellbeing of children in line with the 3-D model. Findings reveal that cash transfers have benefited households generally as income support; improving food consumption, attaining the school enrolments and to some extent helping them address health issues. However, the deep entrenched poverty, social and economic vulnerabilities and deprivations remain the same. Most importantly, the wellbeing of children which should fulfill the material and also relational and subjective domains remains a distant reality. Social policy in Pakistan to deal with the issues of children has taken narrow view of their needs through cash transfers and is limited to achieving school enrolments and improving livelihoods ignoring the distinct nature of child poverty, deprivations, vulnerabilities, and their rights as equal citizens. This study has brought to the fore conflicting and contested views on wellbeing of children by parents, children and the State indicating the deep rooted marginalization and deprivation, which has meant that poor parents and children cannot even imagine a 'good life' based on a multidimensional notion of wellbeing and are only able to either have a consumerist notion of wellbeing or a cynical defeatist view.

## Relevance to Development Studies

This study is relevant to development studies and in particular to poverty studies. It investigates child wellbeing in relation to the poverty reduction programs of Pakistan. It further investigates impact of cash transfer programs on the wellbeing of children in line with the 3-D wellbeing model and also looks into the conceptualization of cash transfer programs vis-à-vis child wellbeing.

**Key words:** Social protection, cash transfers, wellbeing, BISP, PBM, vulnerability, child poverty, childhood



# Chapter 1

## Introduction

This study is located in the broader field of social protection explicitly looking at cash transfer programs in Pakistan. More importantly, the 3-D wellbeing approach of Andy Sumner forms the basis of looking at the cash transfer programs from the perspective of children addressing their material, relational and subjective wellbeing.

The study focuses on poverty reduction cash transfer programs which include; Benazir Income Support Programme (BISP) and Pakistan Bait-ul-Mal (PBM), and has been carried out with the beneficiaries of two programs which have child specific components. The study has tried to look into the socio-economic profile of the beneficiary population including children and see through empirical research analysis impact of the cash transfers on children and their wellbeing. Though these programs have nation-wide coverage, however, for this study district Shaheed Benazirabad was selected, because both these programs exist in one district at the same time.

### 1.1 Relevance and justification

Social protection has received significant attention as a major instrument to address 'child poverty' and 'vulnerability' (Roelen & Wheeler 2011: 1). As a result of continuing debate on social protection and the contributions it can make in the lives of poor; cash transfers emerged as a silver bullet in 1990s in Latin America to support the poor and destitute living below the poverty line. The success of cash transfers (CTs) led to its further spread across regions worldwide and country after country started injecting CTs into their social protection policies. CTs have been seen as not only supporting the poor to deal with their poverty but as a potential tool of capacity building of the vulnerable groups mainly children in the households with having long time impacts (Lavinias 2013, P: 5, Meskoub 2015:2, Nayyab & Farooq 2012: 1).

However, for quite some time now focus of development discourse has been shifting from a narrow consumption and income cushioning approach to a broader conceptualization of child vulnerability, child poverty (Meskoub 2015: 4) and wellbeing. Child poverty and vulnerability are differentiated from adult poverty and vulnerability (Roelen & Wheeler 2011: 1, Alkire & Roche 2011: 1), because children have distinct needs and capabilities from adults as well as between children of different age groups (Sumner 2010: 1064).

Child poverty; for instance affects children in many specific ways including experiencing malnutrition, lack of housing facilities, lack of provision of education and health facilities, lack of economic opportunities and family violence (Gunn & Duncan, 1997: 55-56, Tomlinson & Walker 2009:4). Children go through intricate

physical and intellectual development during the course of their growth; plunging them into the vulnerability to nutrition, abuse' and mistreatment compared to adults (Wheeler et al 2009: 109-10).

Likewise, child poverty has deep impact on the wellbeing of children because of the fact that children have diverse 'needs', 'wants' and 'capacities' depending upon different stages of childhood ranging between infancy, early childhood and youth (adolescence). Child poverty and wellbeing are more conjoined to each other due to children's dependence on others (adults and older children) for 'care' and 'nurture' affirming the fact that they have 'constrained' agency (Sumner 2010: 1065).

Similarly the wellbeing of children is also multifaceted and cannot be looked in isolation depending on single factor causing vulnerability and poverty among children. The multi-dimensional wellbeing or 3-D wellbeing according to (Sumner 2010: 1069, Bird 2007: v, White 2008: 2) is perhaps the most pertinent approach towards addressing the multi-dimensional wellbeing of children.

This approach according to (Sumner 2010: 1069) is grounded in the United Nations Convention on Rights of Child (UNCRC), encompassing its aspects of child survival, child development, participation, and protection translating them into material, relational and subjective wellbeing. Furthermore, children if seen from a rights perspective are 'legal minors' where they do not exercise their agency, neither is their voice heard, for example they do not have right to vote, experience limited legitimacy to take decisions, have few resources to advocate on their own behalf in decision making process, having no role in public policy debates (Sumner 2010: 1070).

In this study the 3-D approach is adopted to assess how far the cash transfer programs are effective in addressing the needs of children in Pakistan. The aim is to see if these programs go further than what Devereux and Wheeler point out as limitations of most social protection programs.

“...social protection continues to be conceptualized by development agencies mainly in terms of public responses to livelihood shocks – the conventional, narrowly specified “safety net” function. But this is “economic protection”, not “social protection”, and it is hardly socially transformative...” (Devereux & Wheeler 2004: 1).

## **1.2 Children in Pakistan: issues and needs**

There have been commitments and rhetoric for improving the wellbeing of children especially in the wake of the proclamation of Millennium Development Goals, however, the target year of 2015 has approached but situation/state of children, particularly their wellbeing remains a distant reality in Pakistan.

There are estimated 80 million children and young persons under 18 years of age in Pakistan (One UN Programme 2012-17: 12). A large majority of children are living without or with-poor access to health, education and social services and facilities, trapped in the spiral of poverty which runs through generations.

According to Save the Children about 43 percent children are caught up in moderate to severe stunting and about 31 percent are moderately to severely underweight. 35 per cent of total child deaths are caused by the malnutrition, and it is because of malnutrition that such a large section of children are in the stages of being moderately or severely stunted.

The literacy rate among children in Pakistan at primary level is significantly low despite the fact that it was given attention in the United Nations Millennium Development Goals and included in article 25-A in the Constitution of Pakistan which guarantees right of free and compulsory education of all children from 5-16 years (PILDAT 2011: 6). Literacy is 57 percent at primary level. And Pakistan's progress in achieving its targets of literacy rate are obstructed by 'historically embedded' and 'multipronged complications' in its educational system which emanate from social and economic inequalities (Pakistan Economic Survey 2013-14: 144).

Violence against children in Pakistan is multidimensional and affects various aspects of a child's life including physical punishment at schools, murder, rape, sodomy, torture, trafficking, missing Children, police torture are quite significant (SPARC 2014: 4-5).

Suicide, which is believed to be cause of parental neglect of children is on rise in Pakistan (SPARC 2014). According to a SPARC report of 2014 on the state of Pakistan's children nearly five thousand children committed suicide between 2010 and 2013. It could be due to the parents not listening to and addressing the issues of children and also because of the government's inability to formulate child friendly policies to provide them with spaces they deserve as equal citizens of the country.

## Statistics of violence against children

Reported cases from January 2010 to December 2013	
Murder	10,192
Rape	4,572
Sodomy	3,429
Torture	4,996
Trafficking	3,336
Missing children	11,224
Suicide	4,857
Police torture	2,071
Karo Kari (honour killing)	1,107
Kidnapping	11,697
Forced marriage	11,069
Vani cases	1,381
<b>Grand total</b>	<b>69,604</b>

Source: Society for the Protection of the Rights of the Child (SPARC), The state of Pakistan's children report 2014: Chapter-6

Poverty is a condition which breeds many vulnerabilities including child labour which is prevalent in Pakistan in various forms. According to (SPARC 2014) child labour is practiced in brick kilns, agriculture, mines and are employed as domestic workers. Employment conditions are extremely difficult for them in these sectors and a significant number of children, between 10 to 12 million work as child labourers.

According to some estimates Pakistan's population which would double in 40 years' time is cause of concern because around 60 percent population of the country is less than 25 years (Mehnaz 2011: 518), and the needs of such a big chunk are not holistically taken into account.

Despite being large chunk of the population which will grow in the future, children's issues are not given attention on the part of responsible institutions who remain indifferent. Statistics substantiate that argument: health and education sectors receive the lowest priority of public expenditure in Pakistan despite the fact that 40 per cent of the population is under 15, public spending on education comprises 2.5 of GDP (Save the Children 2013).

As the data shows children's vulnerabilities in Pakistan are multidimensional, illustrating Bourdillon's statement that:

“Threats to children are particularly likely in situations of poverty, in which hazards facing children are multiple, cumulative, and repetitive...” (Bourdillon 2014: 499).

Hence, for the assessment of any protective intervention it is important to consider holistic wellbeing of children which not only has short term but long term dimensions (Bourdillon 2014: 500, Roelen and Wheeler 2011:12-15).

Although a number of studies have been conducted on social protection in Pakistan, they do not focus on child wellbeing. A study by (Gazdar 2011) examines the progress of Pakistan towards comprehensive social protection policy and program over a couple of decades. It is a brief but coherent account of social policy development vis-à-vis social protection in Pakistan specially the Benazir Income Support Programme. His study concludes that the sustainable fiscal allocation to BISP remains major concern, the institutional structures are not able to carry forward the social policy, absence of state presence on ground during the survey for beneficiary identification and data collection is one of the major limitations. He concludes that it is difficult to say that BISP will turn into full-scale social protection institution and go further in incorporating emergency relief support and health insurance for the poor.

Another study under-taken by (Arif 2006) focused on the targeting efficiency of three poverty reduction programs: (1) the disbursement of zakat<sup>1</sup>, (2) microfinance, and (3) the provision of health services through the Lady Health Workers Programme (LHWP). The paper concludes that Zakat has element of leakage, due to corruption and nepotism, and significant number are accessing the benefits of Zakat transfers who even do not classify as poorest of poor. Similarly, most of the micro-finance programs do not reach out to the poorest due to the reason that there is no ‘verifiable mechanism’ for identification in these programs. Thirdly, the LHWP hasn’t been able to reach out to the extremely ‘disadvantageous’ areas or the people where functional health facilities are almost non-existent and it also becomes difficult to employ LHWs from them.

Research study by (Jamal 2010) brings forward a review of studies conducted in recent years to describe the structure of social protection in Pakistan. The definition of social protection, an account of existing instruments of social protection, identification of gaps and flaws in the existing programs and proposed recommendations for future strategies. This study concludes that Pakistan’s do not have fully developed social protection framework and programs of social protection have been developed as an ad-hoc manner and have been marred by the

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<sup>1</sup> System of Zakat was introduced in 1980 to provide financial assistance to the poor. Zakat is levied on wealthy individuals and is collected by government as ‘tax source’ from ‘bank accounts’, ‘saving certificates’, and ‘share dividends’. The funds are collected by Central Zakat Committee which then distributes to the poor under different mechanism at district and taluka level (Sayeed 2004: 11-12).

duplications. Other problems range from meager amount, issues in the selection of beneficiaries, lack of phasing out strategies to corruption.

There has been attention paid to gender and social protection. A study was also carried out on social protection by (Khan & Qutub 2010) which aims at providing a political economy analysis of gender and social protection in Pakistan with a focus on the BISP and the Zakat. It analyses the extent to which gender has been integrated into their respective designs, barriers facing women in participating in the program. The study concludes that despite BISP's efforts to reach out to women to empower them, the program lacks consultative process with women beneficiaries, civil society organizations working on gender issues, lack of gender focal points for complaint redressal, and lack of coordination with other programs such as Zakat and PBM.

As far as Zakat is concerned, the study points out targeting as one of the major challenges in relation to the gender. If the targeting focuses on the premise of 'identification of needy', the impact of the program on women would be difficult to gauge, because program does not have specific 'rationale' for including women into its fold. Zakat which sees religious motivation as the main driver of the distribution to help the needy irrespective of women, therefore no specific mention of women is made within the program.

A similar study assessing the vulnerability, risk and social protection in Pakistan was conducted by (Kabeer et al 2010). The study sums up that social protection programs in Pakistan need to adopt 'generative' approach and not be based religion or ethnicity. These programs should help bridge the social divisions and treat all the citizens equally. The ideal programs would be the ones providing with 'universal minimum social floor' which goes beyond parochial identities and affiliations. A recent study by (Gazdar 2014) gives insights into historical trace of social protection initiatives on different times and the social protection reforms in Pakistan. The study concludes that social protection reforms in Pakistan have received a consensus across the political spectrum and have not been marred in the narrow political rivalries after change of governments. The initiation of BISP by one political party and other's decision to carry forward it and increase the amount shows commitment to the reforms in the arena of social protection.

The gap among these studies is that they are in-depth and comprehensive, with different mandates, but they have not focused on social protection from the lens of child wellbeing. Over all in most of the studies, which may provide some information on children, but none of these studies have focused on children in explicit terms. Therefore, there remains a persistent gap in existing literature of looking at cash transfer programs from a child wellbeing perspective, despite the fact that in these programs children have been reckoned as major stakeholders.

Therefore, this study examines and analyzes the potential of cash transfer programs and their impact on child wellbeing in Pakistan with the lens of

multidimensional wellbeing approach elaborated by Andy Sumner (Sumner 2010). Two major programs providing conditional and un-conditional cash support under Benazir Income Support Programme (BISP) and conditional cash grant under Pakistan Bait-ul-Mal (PBM) have been selected for this study. The BISP has both conditional and un-conditional cash supports, while, PBM has one child specific component of cash grant (CSP).

### **1.3 Statement of the problem**

In Pakistan the national level comprehensive social protection programs have explicitly, and in some cases implicitly, elaborated child specific components which include the Zakat program initiated in 1980, the PBM in 1992 BISP in 2008. These programs fall under the category of broad social protection umbrella in Pakistan.

The PBM government's initiative under the umbrella of social protection was launched in 1992 to cover those who were left out of Zakat, mainly non-Muslims and other minority groups (Sayeed 2004: 12). System of Zakat was introduced in 1980 to provide financial assistance to the poor. Zakat is levied on wealthy individuals and is collected by government as 'tax source' from 'bank accounts', 'saving certificates', and 'share dividends'. The funds are collected by Central Zakat Committee which then distributes to the poor under different mechanism at district and taluka level (Sayeed 2004: 11-12). This system (Zakat) is not included in the study.

While, PBM includes support to poorest of poor and the needy children and conceptualizes the cash support for education of children as investment in human capital which can result in breaking cycle of inter-generational poverty by early formal education (PBM 2015).

PBM provides conditional cash support of Rs. 300 per month for one child to eligible beneficiaries to send their children between 5-16 years to schools (Ibid 2015). The program started in 2005 in 15 districts of Pakistan including the research site Shaheed Benazirabad in Sindh. "...the programme comprises of four interlinked process i.e. Targeting (BISP Score Card), enrolment, compliance and payments...", (Ibid 2015).

(BISP), a recent program started in 2008 to put in place a comprehensive social protection mechanism which other programs did not have capacity and systems to address. BISP includes both un-conditional and conditional cash transfers to support the poor below poverty line in their subsistence and improving school enrollments and health of children (BISP 2015, Channa 2012:3 & Gazdar 2014:148). BISP, like PBM, has a child centered component of increasing school enrolments.

### **Total Beneficiaries of CTs in Pakistan**

The table.2 below indicates that 78211 beneficiaries have been identified in the district for CCT support to children under the BSIP program on top of the un-

conditional grants they have been receiving since 2008. Similarly, PBM provides support to around 85000 students across Pakistan. Eligibility criteria for PBM is to be BISP beneficiary of un-conditional grants. The amount received for BISP and PBM under CCTs is Rs, 200 and 300 respectively on top of un-conditional grants (UCTs) of Rs. 1500/ per family every month.

<b>Programme</b>	<b>Number of beneficiaries students</b>	<b>Amount under CCTs</b>
Benazir Income Support Programme	78211	200 per month per child
Pakistan Bait-ul Mal (CSP)	85000 across Pakistan	300 per month per child

**Source: Act International district data collection office and PBM**  
<http://www.pbm.gov.pk/csp.html>

UCTs of Rs. 1500 per month are being provided to females in families as minimum basic income which could provide them with cushion to address their consumption necessities and risks. Moreover, a component of conditional support was also introduced by BSIP to ensure maximum enrolment of children in primary schools. On top of Rs. 1500 of UCT grant, Rs. 200, are given to the families for each child between 5-14 years of age. Families having as many children in the age bracket of 5-14 will receive conditional grants accordingly.

However, despite these programs which are in place, the state/ wellbeing of Pakistan's children remains far from being satisfactory. Statistics provided above are palpable and contradict the claims of governments' vis-à-vis children. It is therefore, important to look into these programs and investigate how far social protection through cash transfers in the context of Pakistan has impacted on the wellbeing of children.

In particular it is important to investigate the overall assumptions and approach adopted in these programs. Saith and Wazir argue that so far social protection programs have focused on material wellbeing of children which include enrolment in schools and healthcare, but other important aspects of wellbeing are neglected including 'violence, abuse, participation, subjective perceptions, social exclusion, disability, malnutrition (rather than only under nutrition)' (Saith and Wazir 2010: 399).

It has been noted that the problem with cash transfer programs is that they have been conceived narrowly, e.g, in monetary terms defining poverty as a person living on 1.25 dollars per day. It is too narrow to encompass multidimensionality of poverty,(Laderchi et al. 2010: 243-44) especially multi-dimensional wellbeing of children.



Different cash transfer programs' outcomes suggest that they do not clearly respond to children's physical and biological vulnerable situation and meet their practical needs. These transfers are able to deal with education and health but do not impact child labour, 'voicelessness' of children and lack of autonomy in decision making vis-à-vis the power relations within households, rather they further deepen and reinforce the 'dependent' and 'marginalized' position of children (Roelen & Wheeler 2011: 13-14, UNICEF 2012: 7). The narrow conception of cash transfer programs around risk management may not be enough a tool to deal with either poverty or the multi-dimensional nature of child poverty in Pakistan that is why still poverty remains quite high at 60 percent (Pakistan Economic Survey, 2012-13: 232). The debates on cash transfers are discussed further in the next chapter. This study will add to the extant literature on cash transfers through the investigation of the PBM and BISP programs in Shaheed Benazirabad district of Pakistan.

## **1.4 Research objectives**

This research has aimed at contributing to the literature on multidimensional understandings of child wellbeing and the effectivity of cash transfer programs targeted to poor households. The study also contributes through critical analysis to re-thinking existing policies on child wellbeing.

### **Research Questions:**

#### **Main research question:**

How do cash transfer programs conceptualize child wellbeing and how effective are they in addressing the multidimensionality of children's vulnerabilities in poor households?

#### **Sub- questions**

How are these programs delivered, and what impact do they have on the economic status of poor households?

How do children perceive/experience these programs as beneficiaries?

What are the overall benefits and limitations of cash transfer programs from the perspective of multidimensional wellbeing of children?

## **1.5 Methodology and data collection**

This research study has adopted combination of mainly qualitative research methods: survey and semi-structured interviews with the beneficiary households and group discussions with a child centered approach with children. This combination of

methods was adopted to look into the socio-economic conditions of households, look into different aspects of wellbeing - material, relational and subjective - and identify how beneficiary households use the grants and what significance cash transfers have in their socio-economic life especially in relation to children and their wellbeing. An important dimension explored was how children as beneficiaries of such cash transfers perceive their wellbeing and benefits they brought in their lives.

### **Research site**

The survey and interviews were carried out in two villages (Kaim Khatti and Camp 2) of district Shaheed Benazirabad in Sindh (Pakistan). Shaheed Benazirabad district was selected for this study because both programs - BISP and PBM - are functional in it and also due to the ease of access and contacts of the researcher. Kaim Khatti is outside the main city of Nawabshah the district headquarter and Camp 2 is in the vicinity of the city. Both the villages/ areas have large number of BISP beneficiaries, other common trend between the two is the most of the male breadwinners are wage workers and poverty is significantly high.

### **Household survey**

Surveys can be seen as explanatory and descriptive and also as blend of the two and most importantly the data can be quantified and verified (McNeill & Chapman 2005: 29). For this study the household survey helped in gathering base line data largely in relation to material wellbeing and partially with regards to relational wellbeing.

A purposive sampling approach was adopted because this study focuses on the people receiving cash grants in one district's two villages and they may have similar kind of characteristics. Since this study is qualitative, purposive sampling is suitable which unlike other sampling techniques, does not seek generalization of the findings. In total fifty households were surveyed for this study (twenty five each from the beneficiaries of BISP and PBM).

### **Semi-structured Interviews**

Respondents for the semi-structured interviews were again purposively selected. Totally twenty semi-structured interviews were carried out with both BISP and PBM beneficiaries. Women beneficiaries were selected for the interviews on the premise that they are in-charge of getting cash grants both conditional and un-conditional by virtue of both program's criterion.

Before conducting interviews again verbal consent was taken from the household elders and women as well. Only those women who agreed to take out time easily were interviewed at the time and day of their picking. That helped in interview participants showing their keen interest in responding the questions during interviews.

One key informant interview was undertaken with Senior Technical Advisor, Safety Net Programs, Social Protection & Labor GP, South Asia Region The World Bank. His input was extremely valuable to understand the nature and scope of the cash transfer programs including the theme imbibed within these programs whether it helps in dealing with the wellbeing of children or not. Initially it was planned to have four key informant interviews but due to the limitation of time and unavailability of experts on child issues further interviews could not be conducted. To mitigate this gap, secondary sources and research studies related with children and their issues have been looked at to cross check the validity of the data.

### **Child sensitive methods: Discussions/ game playing and flip chart exercises**

According to (Uprichard 2010: 9) ‘childhood’ is characterized as ‘permanent structural category’, of ‘social group’ and stage in ‘life course’, providing an impetus to the argument that children in social research are seen as very important agents of ‘being and becoming’ who can talk about their childhood and the social world around them.

Using multiple methods is necessary since children as social group have wide array of ‘capacities’ and liking for ways of expressing themselves (Crivello et al 2009: 58). Formal interviews hence may not be very productive. Group discussions and game playing as ice-breaker have proved to be useful in the wellbeing research with children across different regions depending upon the comfortability of children with the methods. These methods keep interest of children alive during the process of research (Crivello et al 2009: 60-61).

“...child-focused research positions children at the centre around which key research questions, descriptions, interpretations and analyses are made...”, (Crivello et al 2009: 52).

Since this study aimed to also understand children’s perceptions of the cash transfer programs, it was important to engage children explicitly in the research investigation through methods which could help in ‘understanding children’s ‘experiences’ and allow them to express views on the ‘interventions’ which have to have impact on their lives (Camfield et al 2008: 9). Experts believe that children need to be understood as equal and capable citizens and they need to have a role as participants in the research processes which are relevant to them. According to (Ben-Arieh 2004: 574) there are four major reasons why children should be included in the process of research, because they have rights enshrined in UNCRC and the national constitutions, secondly, the ‘childhood’ is considered as important phase in life having deep impacts on the lives in the long run, thirdly, research on children has been going through an era which has put emphasis on the inclusion of children in research processes and fourthly, it is necessary to understand the ‘subjective’ view of childhood from the lens of children themselves, rather than looking through ‘objective’ view of childhood which is existent and is largely based on the narrations and views of others regarding children.

About 15 children were engaged in the process of discussions in response to questions about how they see these programs have benefited to them and what they think wellbeing is from their perspective. Child focused research characterizes children being in the forefront to better understand their lives as of adults; and that notion of child focused research is drawn from rights of children and respect for children as equal and important actors in research which is related to them (Boyden and Ennew 1997: 11). Children who participated in this research study were between the age bracket of 10-14 years, mostly from class four and five. The purpose for involving upper age ladder children was to easily communicate with them and the idea was that they could have potential of understanding the theme of research and contributing to it in more informed fashion.

Adopting multi-method research approach with children at first hand recognizes children as a social 'group' and helps maintain interest of children in research with more than one opportunities and modes of expressing themselves (Crivello et al 2009: 58-59). Therefore, combination of methods were used with children.

It is also of utmost significance that researcher should be flexible for using methods which suit children's level of understanding, information and 'interests', (Green and Hill 2004: 8). Therefore, in this study a combination of methods which suited in the local environment and comfortability of children were adopted.

During the surveys and semi-structured interviews which were conducted with the mothers of these children, they remained present the whole time. The researcher tried to build rapport with them during the course of survey and interviews so that to break the ice and remove their shyness and suspicion. The researcher also had advantage of speaking the same language and dialect.

At first place verbal consent was taken from parents to engage children in the research process; they were welcoming in giving their consent. Following it, verbal consent of children was also sought if they wanted to be part of the research, and it was very pleasing experience that many children were enthusiastic to participate in different exercises which were carried out with them.

Rather than a formal interview playing a game proved to be effective as an ice breaker. The game is known as (kancha). 'Kancha' is quite famous game among children in South Asia including Pakistan. It has its own modus operandi; it is played using marbles called 'Kancha'. The players are supposed to hit a target (another Kancha) with their own marble ball. Winners take away all the Kanchas of others as reward. This game is also less expensive to play. Getting marble balls from their own money is easier for the children because they are cheaply available. For the purpose of children to break their shyness and contribute to the discussion, children were also provided with toffees; and cold drinks.

During game playing some of basic questions were asked and later when it was felt that they can answer other delicate questions on wellbeing, group

discussions were undertaken which proved to be very useful because children started taking interest in the questions and answered them without any pressure or hesitation.

Also another technique which was effective was the use of flipcharts. Children were asked about different things they wanted in life, good and bad life in their views, their aspirations for future, benefits of education, motives behind education, relationship with parents, usage of cash support, their expectations of cash support, their say in the decisions on spending cash grants, satisfaction with what they have, relationships with fellow children. This exercise was also effective because children could write about these aspects in one or two words on charts. In my understanding this seemed easy to them because some of them were shy in speaking while others were good at sharing their views as well as writing the answers. These methods did prove to be beneficial due to fact that children felt them easy to describe what was asked from them and since they were not alone and were in groups, they felt confident in each other's presence and also because these tasks were not difficult for them since no deep thought process was involved before responding the questions. Questions were simple and they answered what they think are their views.

There could also be some limitations regarding these methods because of the fact that children in rural areas are not as trained at schools and home to engage in such kind of discussions. Secondly, lack of awareness of their rights and wellbeing in general is also a problem so the researcher has to face daunting challenge of translating theoretical problems and communicating the issues.

## **Data Analysis**

The data gathered through surveys was quantified and analyzed under categories of age, education of parents; and under gender differentiated category for male and female children and their education in the given household. Likewise, categories of cash grant income and expenses on food, health, education and paying back loans have been analyzed from the survey data. Descriptive statistics were generated through cross tabulations of the data.

As far as semi-structured interviews are concerned, open coding method (Henn et al 2006: 199) was adopted where analysis focused on themes of income security, children related benefits, child agency, and girls' education. The data drawn through the discussions with children, flip chart exercises, and playing games has been analyzed under the themes of, material, relational and subjective wellbeing but more of the latter two themes, and within those themes categories data on agency, education, livelihoods, good life, satisfaction with life, future aspirations, wants and benefits of cash grants have been analyzed.

All the interviews and discussions were recorded and noted down (written) which have been transcribed within the ambit of open coding method of dividing data into broad themes and categories accordingly.

In addition to that, a regular diary was maintained by the researcher to write down some of the points coming out of discussions during surveys, semi-structured interviews and group discussions with children. It was written shortly after survey, interviews or when discussions ended followed by compiling those notes on the hard drive of computer every day.

### **Limitations of the research**

Time constraint was one of the major limitations during the field work of this research because of two reasons. One because the length of time for conducting this kind of research was limited. More time is always better for field work so that extensive information could be dug into. And secondly, during the month of July people across Pakistan were observing Holy month of (Ramadan). Getting access to the respondents was bit difficult when they were fasting. Moreover, I would have spent more time with children to witness their schooling if I had more time. I also looked into the intra-household discrimination with girls, but it was through the responses from adults and girls themselves. But I could have seen it deeply if I had more time. In addition to that, I wanted to conduct more interviews of experts on the rights of children and child specific issues, but could not do so because of non-availability of time and busy schedules of experts.

### **Ethical considerations**

Ethical considerations were observed throughout the research process, surveys, and semi-structured interviews and during discussions with children. Introduction of research was made initially following the consent and willingness of the participants to participate in survey and semi-structured interviews and were also informed that they can exercise their right to withdraw from the research process whenever they wanted to.

Ethically thorough research hinges on the principle of informed consent of the participants of the research and they should be informed of the key elements of the research in advance (Henn et al 2006: 74). For this research participants involved in surveys (women), they were informed and their verbal consent was taken. Verbal consent was also taken from the household elders (husbands) before the start of survey through a civil society organization working with them. Only after the consent was received survey was undertaken with the beneficiaries of the cash supports. As far as discussions with children are concerned, consent was taking from their parents and from children similarly.

The process of research, including, household surveys, semi-structured interviews and discussions with children was smoothly steered because women were

available during visits, they were informed beforehand about the survey, semi-structured interviews and discussions with children through a Non-Governmental Organization (NGO) which runs its programs in same villages and after they approved of the time and date for the research processes, only then it was undertaken. Due to summer vacations availability of children became easier.

The participants of research were clearly told beforehand that this research study is not part of any evaluation process of the government to monitor these cash grants. But the research aims at looking into the impact of cash support on child wellbeing and is being conducted to the fulfillment of academic research requirement of the researcher. However information provided by them may help in further developing and designing the cash support programs in future.

Participants of the research initially did have expectations from the researcher and the research that it will help them extending their concerns regarding the cash transfer programs to the concerned authorities. They were however informed that it is not the mandate of this research. Rather this research is being undertaken as partial fulfillment of the researcher's graduate degree program. They initially could not believe what researcher told them about aims and mandate of the research, but members of civil society organization which provided entry to these respondents also quite a few times told them that this research isn't either evaluation or monitoring of the programs, but is part of researcher's degree program. In the end however, I must accept the fact that it was difficult to erase their expectations completely. They nonetheless, responded to the questions and participated with full interest.

Since researcher shared same language and culture with the participants of this research, it did help in creating rapport which took little time. Also asking questions, explaining those questions in local language and dialect helped build rapport with all the beneficiaries including women and children. Besides, researcher shared with them that he belonged originally to certain area which was near to them and they were all aware of that. However, despite that gatekeepers were there in the form of one of the elders in the village who was present during the surveys and tried to interfere on behalf of women being surveyed. But I tried to listen to his views as well and did not deliberately tried to snub him. He was respected by all in the village, however, he had objections on the type of questions and maintained that the amount provided is meager, which should be increased. I tried to listen to his points and also tried to tell him about the mandate of the research and my position as independent researcher. He however, did not bar any one from participating in survey and interviews. In the end when discussions with children were being carried out, he encouraged them to participate in the process of research.

Furthermore, it was very good experience working with children with full of insights child behavior and their world view on their agency, future aspirations, impact of cash transfers and so on. Particularly it was learning and enjoyable to have worked with children from the child sensitive/ centered methodology perspective.

Adopting to child sensitive methods have given me confidence for future research endeavors. To my understating, this research also characterizes that child sensitive methods are important to the understating of the view of children and by adopting such methods any type of research with children may be carried out.

## **1.6 Organization of the paper**

The first chapter presents the background and relevance of the topic in relation to the emergence of cash transfers in development policy and the issues and needs of children in Pakistan, including objectives and research questions and research methodology. Chapter two provides an overview of the debates on cash transfers and a conceptual framework based on the 3-D wellbeing model. Chapter three presents findings of the study in relation to the material wellbeing of poor households and receiving cash transfers. Chapter four discusses relational and subjective wellbeing from the perspectives of children based on discussions with children. Chapter five synthesizes the findings of study and discusses in detail the contested and conflicting views of wellbeing and the structural problems which underlie the deprivations, vulnerabilities of poor. Chapter six presents the conclusions of the study with some policy guidelines.



## Chapter 2

### Conceptualizing child wellbeing and cash transfers

This chapter locates the study in relation to the broader framework of social protection and the debates around cash transfers. It discusses the conceptualization of childhood and child poverty and vulnerability and elaborates Andy Sumner's 3-D wellbeing approach.

#### 2.1 Social protection and cash transfers

In the development discourse it is difficult to find a unanimous definition or approach to social protection. Institutions and academics have their own worldviews towards defining social protection. One of the major institutions behind the notion of social protection has been the World Bank (WB). The WB define social protection in relation to market based risks which poor may face as a result of the economic growth. It defines social protection in the following words:

“Social protection is a collection of measures to improve or protect human capital, ranging from labor market interventions, publicly mandated unemployment or old-age insurance to targeted income support. Social protection interventions assist individuals, households, and communities to better manage the income risks that leave people vulnerable” (Devereux & Wheeler 2004: 3).

The Overseas Development Institute refers to social protection in the following way:

“Social protection refers to the public actions taken in response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable within a given polity or society” (Norton et al 2001: 7).

A different approach is presented by the International Labour Organization (ILO):

“Benefits that society provides to individuals and households – through public and collective measures – to guarantee them a minimum standard of living and to protect them against low or declining living standards arising out of a number of basic risks and needs” (Ginneken 2003: 5).

This study though takes ‘Transformative Social Protection’ (TSP) as a key conception coined by (Devereux & Wheeler). Social protection according to them:

“...describes all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks, and enhance the social status and rights of the marginalised; with the overall objective of reducing the economic and

social vulnerability of poor, vulnerable and marginalised groups...”  
(Devereux & Wheeler 2004: iii).

Regarding TSP, (Wheeler et al 2009: 115) say that:

“...is an approach that has great potential to ‘take the long view’/ multi-dimensional view on social protection for children. It varies from other approaches because it looks beyond the manifestations of vulnerability to the underlying structural causes of vulnerability, with a view to identifying a complementary set of interventions that aim to transform the initial conditions that generate vulnerability and deprivation. TSP argues that social protection should not be restricted to the delivery of social services and transfers to vulnerable individuals, but should also include measures to modify or regulate behaviour towards socially vulnerable groups...”.

## **2.2 Debates on Cash transfers**

Cash transfers emerged as new initiative in 1990s as part of social protection measures to support the poor (Hanlon & Barrientos 2010: 3) who live below the poverty line. Initially unconditional cash transfers were experimental but nowadays conditional cash transfer programs (CCTs) are widely adopted and as is evident from their name that they extend monetary benefits as long as recipients ensure that they have met specific conditions (Lavinias 2013, P: 5, ). CTs according to (Hanlon & Barrientos 2010:4) have been instrumental in bringing changes in the lives of people. They have been reckoned as not only supporting the poor deal with their poverty but as a potential tool of capacity building of the vulnerable groups mainly children in the households with having long time impacts.

Regarding CCTs (Lavinias 2013: 5) says that they are considered as giving dual benefits of helping achieve school enrolments and visiting health clinics for preventive healthcare of children and addressing the problems of poverty faced by poor.

Many studies have shown that CTs have achieved school enrolment and preventive health care objectives. Others view that CTs have enabled an environment for the children of poor to enter into the citizenship aura by getting registered with state. (Barrientos et al 2014:108-109) also argue that conditions attached with CTs vis-à-vis children have reduced the ratio of children marriages. Others such as (Adatoa et al 2009: 67-69) say that social protection has helped in improving the food and nutritional needs of children in various countries.

According to (Fiszban & Schady 2009: 10) CCTs as now major instrument of social protection are focused on improving upon human capital of children (instead of only helping parents) it is considered an important instrument providing opportunities to all including children. Therefore, CCT could be termed as poverty reduction program rather than limiting them to social assistance.

More so, the CTs have been appraised as building up relationship of partnership between state and citizens and of ‘co-responsibility’ with the State serving as partner instead of playing a ‘nanny’ role in this process, which according to (Fiszban & Schady 2009: 9) is admirable.

The critics of CTs on the other hand have taken very strong view. According to (Laderchi et al 2010: 243-44) the problem with CTs is that they have been conceived narrowly, because they look at the poverty line approach and means testing which is too narrow to address multifaceted nature of poverty and deprivation and the wellbeing.

Other critics of the CTs such as (Wheeler et al 2009:110) argue that predominant approaches to social protection which are mostly based on CTs only deal with short term income or consumption shortfalls.

Other critical assessments of CTs stress that the support which is provided in cash for wellbeing of children is not enough/ significant. Households cannot meet their needs neither from the un-conditional nor from conditional support, therefore they allow their children to engage in the labour force (Zibagwe et al 2013: 114).

They suggest that:

“...child sensitive programmes should take guidance from Article 6 of the United Nations Convention on the Rights of the Child and focus on ‘the circumstances of the child’ and ‘persons having responsibility for the maintenance of the child...’ (Zibagwe et al 2013: 117).

Based on the analysis of different CCT programs in Latin America (Roelen & Wheeler 2011: 13-14) argue that these programs have been un-able to produce ‘preferential’ results for children. Children who receive conditional health support are low in weight than who receive un-conditional support, because parents keep them under-weight to ensure flow of cash grants. Moreover, while CCTs can be insurance for schooling of children but have been un-able to mitigate child labour. Therefore, CCTs which frequently are characterized as fitting response to the deprivations and marginalization of children can actually deepen and reinforce the ‘dependent’ and ‘marginalized’ position of children.

## **2.3 Childhood poverty**

To understand if CTs are effective, it is necessary to understand the nature of child poverty. Poverty is a condition which runs through the households, communities and groups of people and leaves dire impacts on the members of such groups which are very difficult to overcome. The impact of poverty usually engulfs the most vulnerable groups; especially children since they are disproportionately affected by the shocks of poverty. Poverty affects children in many specific ways including experiencing malnutrition, lack of housing facilities, lack of provision of education

and health facilities, lack of economic opportunities and family violence (Gunn & Duncan, 1997: 55-56).

Vulnerabilities of children emanate from the un-equal power relations between children and adults vis-à-vis inequalities, 'resources', 'responsibilities', 'opportunities', 'voices' and other limitations; these vulnerabilities could also vary during the life course starting from the stages of fetus, child and adolescence (Wheeler et al 2009: 109).

In particular children are completely dependent on others for their health and other needs, so they cannot come out of the situation and remain plunged in it given the condition of family.

Both child poverty and wellbeing are multidimensional in nature because children experience multifaceted 'physical' as well as 'intellectual' development during their growth; therefore they become more vulnerable to malnutrition, abuse and exploitation than adults. They are reliant on adult care givers for their protection, physical, psychological, emotional growth etc (Wheeler et al 2009: 109-10). They claim that:

“...intra-household discrimination can also result in hunger, lack of access to services, and abuse and exploitation of certain children. Inequality in physical strength and in information also means that children can be more easily exploited...”, (Wheeler et al 2009: 110).

Most of the social protection programs conceive child poverty and wellbeing narrowly and instead of putting focus on life course and inter-generational perspectives to deal with the holistic wellbeing they ignore the long term needs of children and complex relationships which children have with their caregivers and society as a whole (Wheeler et al 2009: 110).

According to (Roelen et al 2012: 295) children become vulnerable because it is inevitable for them to depend/rely upon adults for wellbeing and that they are not economic agents participating in the redistribution of resources within family, community and society. Thus, this kind of lopsided relationship is likely to be misused, mistreated, and can easily reinforce vulnerability of children.

Hence, Caregivers have very important role in the development and wellbeing of children. According to (Wheeler et al 2009: 111) it has been established through researches that education of children and their cognitive development are directly proportional/ related to parents' education. This along with other factors is not covered in social protection/ CT programs.

The disproportionateness in vulnerabilities of children and adults suggests that children are not in position to make their vulnerabilities recognizable without support of others (adults or older children), similarly they cannot negotiate entitlements and are not able to take legal course in case of any abuse (Wheeler et al 2009: 110).

## 2.4 Conceptualizing multidimensional child-wellbeing

To fully understand the impact of CTs a multidimensional perspective is needed. Sumner's three prong approach of the wellbeing of children which he calls 3-D is a holistic model in complete consonance with the UNCRC. According to the 3-D wellbeing model 'conventional approaches' focus on material aspects of wellbeing only, ignoring the relational and subjective aspects. (Sumner 2010: 1069). This approach stresses on material, relational and subjective wellbeing focusing on welfare and living standards, 'personal and social relations' and 'values, perceptions and experiences' respectively. (Sumner 2010: 1066).



**Figure.1 3-D wellbeing model**

Sumner (2010: 1066) sees child poverty and wellbeing differently and shifts focus from income and human development indices to what people 'can do and can be' and they feel about what they 'can do and can be'. Wellbeing model according to him is based on the Amartya Sen's 'being and doings' approach of capabilities.

Though children constitute large number of the population, but their number is not the only reason for explicitly talking about child wellbeing and poverty, but because there is greater need to comprehend the differences in adult and child poverty and wellbeing (Sumner 2010: 1064).

According to him wellbeing approach gives children and their agency 'centre stage' in analysis focusing on children's voices, to make decisions and children's understanding of their own deprivation. It does not label children 'poor' and 'inferior' in development discourse and linking three dimensions of wellbeing, material, relational and subjective which help in development policy discourse to focus on all three dimensions of child vulnerability instead of focusing on material dimensions only (Sumner 2010: 1064-65).

On the nature of child poverty (Sumner 2010: 1064-65) says that child poverty is distinct from adult poverty and affects the children in more profound manner because they have different needs, wants and capacities based on their age

and because they rely/ depend on others for ‘nurture’ and having limited ‘autonomy’ and ‘agency’. Besides, children if seen from some rights perspective are ‘legal minors’ where they do not exercise their agency, neither is their voice heard, for example they do not have right to vote, limited legitimacy to take decisions, have few resources to advocate on their own behalf in decision making process, invisibility/having no role in public policy debates (Sumner 2010: 1070).

Childhood poverty and child wellbeing are also different from adult poverty and wellbeing (Sumner 2010: 1064), because children make up disproportionate number of population and also their needs and capabilities are different from adults to cope with impacts of poverty. They rely on adults for their needs and avoid impacts of poverty.

### Dimensions of the 3-D wellbeing model and UNCRC

Material wellbeing	Relational wellbeing	Subjective wellbeing
Child survival (nutrition, health, and water and sanitation) (6, 24, 27)	Child participation (in community decisions that affect children’s lives) (12, 13, 31)	Child psychological and emotional development (13, 14, 28, 29)
Child development (education and psychological development) (6, 28, 29)	Child protection (from violence, abuse, exploitation and neglect) (19, 32, 33, 34, 35, 36, 37)	Child participation (12, 13, 31) and child protection (19, 32, 33, 34, 35, 36, 37)

Source: (cited in Sumner 2010: 1069)

### Operationalizing wellbeing indicators

This 3-D model is adopted for the study. The indicators for the three dimensions explored in this study are:

**Material:** Household survey data on total household income, amount from cash transfers, household expenditure patterns, spending patterns of cash transfers, level of spending explicitly on children.

**Relational:** Mother’s/Parents perceptions on how much will/do they allow children to participate in decision making of households, what kind of care networks are available to children. What type/kind of social support the State extends to them and how they view their citizenship and their deprivations in relation to the prevailing socio-economic order, how they view their relations with parents.

**Subjective:** Questions on how mothers/parents view the life of children, which important elements are required for a good life of a child, children’s perceptions of what is good life for children, their future aspirations, level of satisfaction, needs they

feel are important for them to be fulfilled, impact cash transfers have had on their wellbeing (improving their life), level of participation in decision making (agency of children) of the households and in particular to the spending of cash transfers.

However, some of the aspects of the relational wellbeing of children particularly the relationship with the state and views of their deprivation and its causes and rights as citizenship could not be covered in depth due to the limited time. For a fuller analysis of the 3-D model extended ethnographic field research is required which was not possible due to the time factor.

## Chapter 3

### Cash transfer programs and material wellbeing

This chapter describes the two main cash transfer programs in Pakistan and their child specific components. Based on primary data collection it presents the socio-economic conditions and the issues/problems of the recipient households from the household survey and semi-structured interviews. The second section presents the perceptions of parents about the benefits and limitations of CTs.

#### 3.1 Delivery of cash transfer programs and issues

BISP provides CCTs to the beneficiaries of un-conditional cash grants UCTs who are already getting it. A conditional cash grant of Rs. 200 for each child enrolled in school aging between 5-12 years is given to each family on top of Rs. 1500 which they receive as un-conditional cash support each month. Similarly PBM provides an additional Rs. 300 to the BISP's un-conditional grant (UCT) recipients for each child every month aging between 5-16 years (BISP 2015 & PBM 2015). The amount under both UCTs and CCTs is combined and is provided through banks to the recipients after every three months. Every eligible household has a bank account in the name of the mother.

“...bisp has rolled out Benazir Debit Card across Pakistan. Now, around 94% of the beneficiary household are receiving payments through technology enabled innovative payment mechanisms”, (BISP 2015).

However, there are problems associated with the delivery of CTs. The selection of the beneficiaries has been on the basis of the Poverty Score Card (PSC) through Proxy Means Test (PMT) which determines welfare of households from 0-100 scale. The poor household should have score below 16 (Pakistan Economic Survey 2013-14:234, Channa 2012:8)

According to an impact assessment of BISP carried out in 2014 there are problems of implementation and delivery mechanisms which include: not receiving full payments around year and that there is no complaint redressal mechanism available (Cheema et al 2014: 78). Besides, the amount which is provided on quarterly basis is also cause of concern for the beneficiaries. As per the argument of beneficiaries if the amount is provided on monthly basis, they would not need to take loans. Participants of research also were critical of the corruption which takes place at the ATM machines. Police personnel deployed to ensure security of women at ATM machines take bribes from women to help them withdraw the amounts. Sometime low rank bank employees treat women beneficiaries the same way.



“ Every time who have to pay them two to three hundred rupees, otherwise they try to fatigue us by saying either ATM machine doesn’t work or there are other technical issues and consequently we get delayed”, ( One mother beneficiary, her name is not being disclosed for the sake of any problems she can face as result of this statement).

Despite these problems the sample households were receiving the cash transfers at the time of the study. The following findings shed light on the poor socio-economic conditions of the sample households.

### 3.2 Socio- economic profile of sample population

The sample population in this research study is characterized by poverty, most of the people who have been surveyed and interviewed have income of less than two dollars per day. The Pakistani Government defines poverty line on the basis of caloric intake of the people at 2350 calories a person every day which is sufficient for one person’s nutritional needs. Based on this the corresponding amount was estimated at Rs. 1745/ in 2011-12. As per World Bank’s Poverty Head Count Analysis 2014, if Pakistan poverty line is taken in relation to 2 dollar per day than 60.19 per cent population is living below the poverty line (Economic Survey of Pakistan 2013-14: 232-33).

#### Livelihoods and Average monthly income

Table. 1

Livelihoods	% of participants
Self employed	10%
Seasonal wage worker	2%
Sharecropper	6%
Wage worker	82%
Total	100

*N:50 households*

Table.1 indicates that majority (82) percent of the household earners are wage workers, 10 percent are self-employed, six percent are sharecroppers and only 2 percent are sessional workers. Most of the people in the district are associated with agriculture but as daily wage workers instead on any secure employment. Respondents particularly mentioned that even daily wage work on hotels as waiters and on construction sites is not certain making them vulnerable to the regular earnings. Most of them didn’t have multiple sources of income. If the father is wage worker and his sons are not educated they also end up doing the wage work.

## Total Household Income: earnings plus cash transfers

Table.2

Income	Percentage
Rs. 10,000 and above	2%
Rs. 7000- 10,000	30%
Rs. 5000-7000	42%
Rs. 5000 and less	26%

*N: 50 households*

The household income is very low if it is compared with the minimum wage in Pakistan that is Rs. 12,000/ for un-skilled workforce in Sindh, and other provinces (www.wageindicator.org). As table. 2 indicates only 2 percent of the households in the sample have an income close to the statutory minimum wage. For the remaining 98 percent of households the average monthly income and cash support combined do not reach to the minimum wage level. The actual income is also lower given the existing inflation rate in the country. The country's Consumer Price Index was recorded to 7.9 for the month of July 2015, food inflation was recorded 7.0 for the same month of the year and non-food inflation stood at 8.5 (Pakistan Economic Survey 2014-15: 122).

## CTs grant categories

Table. 3

Income categories	No. of HHs	% food spending	% Health spending	% Education spending	% paying back loans
1700	5	61%	19%	20 %	0
1800	16	70%	16%	11%	3 %
1900	4	68%	12%	15%	5%
2100	14	73%	11%	12%	4%
2300	11	65%	12%	14%	9%

*N: 50 Households*

As table.3 indicates in different cash transfer income categories significantly high proportion of the CTs is spent on food starting between 61 to 73 percent. The trend suggests grave necessity of food and the level of poverty these households may be going through. Second significant spending trend is on health/medicine of children and adults in the households, spending between 10 to 20 percent of the cash support. This again indicates that civil amenities of life, like health are not easily available to the poor who constitute bulk of Pakistan's population. It is important to mention that spending on education refers to the certain amount given to children for sweets, chips and other edibles regularly. While, the striking feature among the

spending patterns is certain percentage of amount to pay back borrowed money which households take when they are short of it and payback when cash transfers are received, it goes up to 9 percent of the cash grants. It is worrisome state of poverty, and in such type of arrangements wellbeing of children is subject to big questions marks.

### Education and cash transfers

As far as objectives of CTs vis-à-vis education are concerned, both PBM and BISP have similar kind of aims which include; aware BISP beneficiaries of the significance of education, second, increase primary school enrolment, thirdly, improve attendance and lastly, ensure dropout rate is declined. And investing in the human capital to reduce poverty. These programs limit their focus to enrolments and through ensuring enrolments in the long run reduce poverty.

### Age and education of children

**Table. 4**

Age category	Percentage	Education		
		Illiterate	Primary	Middle to high school
1-4 years	10%	94%	6%	None
5-10 years	58%	6%	94%	None
11-14 years	19%	44%	44%	12%
15 & above	13%	71%	8%	21%

*N: 50 households*

Table. 4 indicates different categories of age of children, the education rate and the percentage of school going children. Most astonishing feature of children's education is illiteracy which is significantly high in each age groups except age group of 5-10 years which probably constitutes most of enrolled children currently in schools after getting CCT from the BISP and PBM. This trend suggests that incentive based approach may have resulted in ensuring large number of children being sent out to schools rather parents motivation towards education, which has been substantiated in later part of this study in parental attitude towards wellbeing and education of children.

## Intergenerational shift?

Information on the mother's age and educational level could provide an indication of whether there is a possibility of intergenerational shift with cash transfers facilitating the education of the next generation.

## Age and education of mothers (recipients of CTs)

**Table.5**

Age category	Percentage of respondents	Literacy against each age category	
		Primary	Illiterate
25-35 years	26%	15%	85%
36-45 years	56%	4%	96%
46-70 years	18 %	11%	89%

*N: 50 Households*

The education statistics for mothers are alarming. Majority of mothers in each age category are illiterate. This trend justifies the argument of (Wheeler et al 2009: 111) that education or literacy of parents have direct link to the growth and education of children. Education of children and mothers nonetheless in surveyed households as discussed in tables 4. And 5 validate the theoretical argument of (Wheeler et al 2009) and is further substantiated by the empirical evidence in this research.

## Age and education of fathers

**Table. 6**

Age category	Percentage	Education			
		Primary	Middle school	Metric	Illiterate
30-39 years	16 %	13%	None	None	87%
40-49 years	70%	14%	3%	3%	80%
50-75 years	14%	20%	None	20%	60%

*N: 50 households*

Similarly table. 6 shows trend of illiterate fathers identical to the trend of illiterate mothers in the households with each age category having large number of them as illiterate. Though some of the fathers have attended high schools, but percentage of illiterate is very high. These statistics do help us understand the poor education/literacy of the CTs beneficiary households. Therefore, it can be safely argued that parents' own education and education of their children is reflective of perspective of parents' towards education of the children which is again quite low. However, the recent trend in enrolments in primary schools may be said due to incentives and may also decline with the swings of funding. Hence, the intergenerational shift seems due to incentives, but not driven by the realization of education being important element in the wellbeing of children. In the proceeding chapters parental attitude towards children's education corroborates this argument along with the empirical evidence through the viewpoints of parents.

### **Parents Perceptions on material wellbeing**

According to the participants/ respondents cash transfers have provided income security to the households whose male breadwinners face challenge of secure income, because of the fact that they are daily wage labourers who sometimes find jobs hard to get.

“Cash support (UCTS and CCTs) has been our income security, because wage labour is difficult to be found every day, so in a month some days our male breadwinners earn and some days don't. From that perspective cash support has been significant for us. Though we get it quarterly, but even than we are sure of getting it, and rely on it”, (Interview Hazooran, 30/7/2015).

“We borrow money from relatives and shopkeepers on the basis of cash grants we usually get after three months combined and payback to them. In that sense if you honestly ask us, it has given us significant benefit and security despite the fact that we have some issues with this cash support. We get items of food consumption (ration), and spend other needs of children”, (Interview Parri, 29/7/2015).

### **Perceptions of benefits for children**

According to the beneficiary mothers cash transfers have helped them get better food for children. In addition, they are given some amount regularly for personal expenditure such as toffees, chips etc. Although minimal, but in the wake of CCTs it has been ensured by the parents, at least they claimed so. They have started getting more and better food. Though better food remains a big question in itself. Because quantity and quality of food are two different things. The research outcomes suggest

that their food spending has increased though but not necessarily access to good quality food.

Spending also goes on the health issues which children are mainly encountering. Cash grants have also pushed parents to pay attention to girls' education. Though no specific mention is made of girls' education in the programs documents which see children as monolithic group to provide them with opportunity to primary education and ensure the enrollments. However, parents mentioned that civil society organizations responsible for the collection of data on number of children of school age in each beneficiary household encourage the beneficiaries to enroll their girls in the school as well.

“They (NGOs doing data collection) have been saying to us that we should ensure girls are also enrolled. Therefore, we thought to do so, but generally we think girls have to look after the household chores with us at home and eventually have to get married” (Interview: Bano 11/8/2015).

“Cash grants have had good impact on the lives of children. We can buy for them better and regular food. We used to buy for them clothes once in year. Now we have increased it to twice a years on both eids (religious rituals). Also we pay some amount if unfortunately our children get sick, so we agree with the fact that it has benefited to the children”, (interview Sanghaar, 8/8/2015).

However, there are some beneficiaries who also believe CTs have not contributed much in their lives, neither have these programs provided any income security to these household as such. They think the amount provided is meager. They receive cash support after every three months, which according to some of the beneficiaries is also the reason the cash grants have limited impact on the lives of people.

“I don't see any kind of special benefit as far as the income security is concerned. They give us cash grants after every three months. If it is given every month people would have utilized it more efficiently to meet their needs. Besides, the amount provided is actually 1500 rupees and on top of that 300 per child depending how many children within the age bracket given. Therefore, the amount which actually is provided through CCTs is not even peanuts. And I would even say that both CCTs and UCTs combined have very limited amount these days given the level of inflation, lack of access to health facilities and so on”, (Interview Umra Zaadi, 8/8/2015).

### **Parents' perception of child wellbeing**

It is also important to note here that many respondents seemed cynical and disheartened towards the future of children and their wellbeing in general particularly

in terms of children's education and aspiring for their future. They don't dream for the future of children. Though some of the children had aspiration but conditional to the whims of parents.

“I and my husband and even other people in the village think that education is as such not beneficial for people like us whose economic backgrounds keeps on haunting us. Honestly speaking, we think education and investing in children on such kind of activities has not paid dividends to many of youngsters in the village. They have resorted to the wage labour. In such kind of circumstances how can our children have a good future? We think we are poor and will remain poor. Jobs, good life, luxuries, facilities are only for those who are rich and powerful in one way or other”, (Interview Zeenat, 29/7/2015).

“If they (children) are willing themselves to go for further education, we may not create hindrance in their way. Nonetheless, if they are not willing we can't do anything for that reason”, (Interview Zulekha, 31/7/2015).

### **Concluding Remarks**

The CTs have been able to provide beneficiaries households with income cushioning. Given the extreme poverty of households they have also served the material wellbeing of children providing them with if not good but relatively fair chance of continued food supply, the spending on health and education though is meager but cannot be ignored because in otherwise conditions that amount would not be possible for the families to incur. Another element which is flagged through survey results that households are un-able to meet their need and have to resort to borrowing money every month. Although small but it is widely prevalent. The outcomes of these two cash transfer programs show that there is limited support for material wellbeing of these households.

The views of parents regarding wellbeing of children are striking. They cannot even dream for their children and their future. This kind of attitude indicates the inter-generational reproduction of economic deprivation which the present cash transfer programs have not been able to address.

## Chapter 4

### Understanding children's viewpoints:

#### Relational and subjective wellbeing

This chapter presents the views of children on the BISP and PBM cash. It presents children's view on the utility of cash transfers, how they view what good life could be, their agency, how they spend their free time (vacations), their future aspirations, what elements can make life satisfactory for them and their conception of wellbeing.

#### 4.1 Children's perceptions of the cash grants

At the level of material wellbeing it was clear that there was a level of satisfaction or happiness seen among children benefiting from BISP and PBM due to the fact that their food consumption, clothing and health conditions had some positive impacts. The satisfaction and happiness was result of the combination of both un-conditional and conditional cash grants, but not due to one program alone.

“The money coming through cash grants is spent on our ration (food related items), and also on the medicines if someone gets sick. However, one aspect of the cash grants making us happy has been that our parents now buy clothes for us more regularly. Otherwise we only sometimes used to get new clothes on eids alone”, (Discussion with children: Sabir & Hashmat, 26/7/2015).

At the same time children thought that the amount was meager.

“The amount which is given is small and is not enough for our spending. When we ask our parents to give us regular pocket money so that we can get toffees and other edibles, they say money which government gives for you is not enough, and we don't have additional amount to give you, because it's not your pocket money alone which is necessary, but there are other important things like food, health, and other needs which we have to look into”, (Discussion with children: Ghulam Abbas. 28/7/2015).

Children are aware of the amount the household is receiving.

“Teachers have told us that cash amount is given for us to our parents. We know because every student (child) has a receipt which he gets signed from teacher that he is enrolled and receiving amount. Therefore, we now regularly ask for money”, (Discussion with children: Rahimdad, 5/8/2015).



They felt they had a claim but were not given any amount directly for their own needs. Children were of the opinion that they get few rupees regularly from CCTs but is decided by the parents. “If we ask for more money we get beaten up by parents”, (Discussion with children: Waqar, 5/8/2015).

## **4.2 Cash transfers and child labour**

One of the important dimensions of relational wellbeing is the protection of from violence, abuse, exploitation and neglect. The well-known Brazilian CT programs have been effective in reducing child labour which is one form of exploitation of children. In the discussion children revealed that they are told to work with livestock during holidays in particular. Parents want their children to look after livestock (buffalos, cows and goats), and take them grazing the whole day. It was seen as very hard work for some while for others it was relief in disguise. Those who think it is hard work for them because of harsh weather (mainly sizzling hot weather in the months of June, July and August), while others think it is something interesting because they remain away from home and scolding of their parents.

Some children were of the view that since their parents can't afford giving them money every day to buy their needs, they need to work on farmlands, do wage labour in hotels. The earnings help them fulfill their wants to some extent and also in some cases contribute to the spending of households.

“Every time I ask for money, my parents tell me they don't have and suggest me to go and work (either on farmlands or on hotels etc) and help myself. I started working on hotel as waiter for four to five hours in the day, which earns me enough money. From that I have bought a mobile phone” (Discussion with children: Sabir Ali, 25/7/2015).

“For me at least the grants which are given have little benefit, because, I have to earn for myself and buy games, and mobile phone. My parents say they can't afford these things”, (Discussion with children: Sabir Ali, 25/7/2015).

To understand children's perceptions further it is important to consider what they feel would be a good life.

## **4.3 Aspirations for future**

As far as children's aspiration for future are concerned a couple of answers and reasons given were very unusual. One important element which came out from the discussions with children is that they could only think of some professions (police, clerks, engineer, doctor, teacher, and army) which are immediately visible and traditional and old fashioned professions. It could be said because much of the job market is un-known to them and are in one way cut-off from the happenings and

wider community interactions. The flow of information is limited despite the mobile phone revolution.

Most striking feature of this discussion was that couple of children want to join the Police. Reason for opting to become Police man was the money they make (corruption) so it was an easy way to become rich.

“I want to be like policemen who stop people on road (Police check points) and take money from them. They have become wealthy after joining Police. They have smart phones, motorbikes, good house, lots of money. I have to be like them. My father also says you should go to Police and make money”, (Discussion with children: Waqar, 4/8/2015).

“I want to be clerk, because he earns money easily (through bribes). One of our relatives is clerk in this village. The entire family is happy. They have money and all the facilities. But we don't have since we are poor. All elders here in our village say clerks make lot of money and live happy and good life. That is why I am also saying I want to be like them and live happy and good life”, (Discussion with children: Sabir, 25/7/2015).

These aspirations were disturbing but they also reflect the desire for power and easy money making in a society which is entrenched deep in corruption and nepotism. Children take these ‘successful’ personalities as role models for their future.

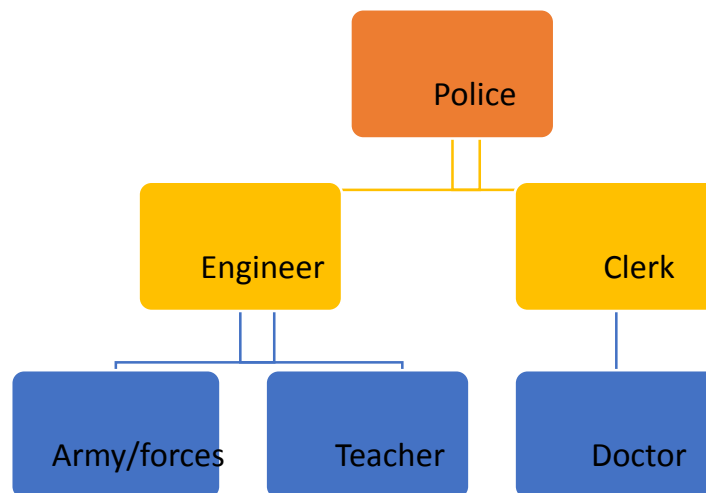


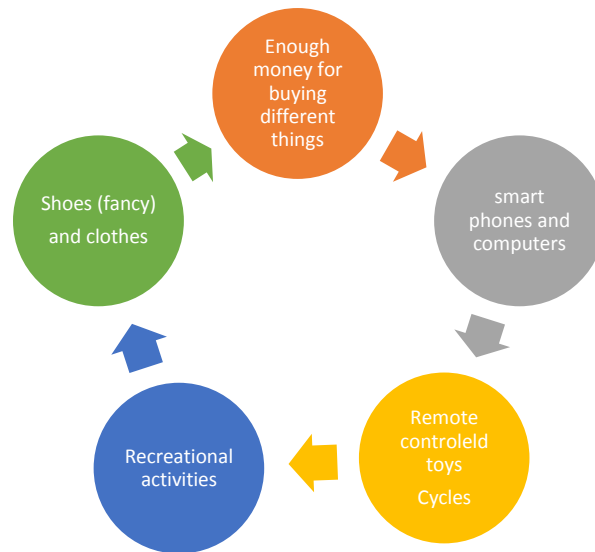
Figure.2 Future aspirations of children

#### 4.4 Children's notion of the 'good life'

Life of these children is mix of fulfillment of basic needs, wants and deprivations which they keep longing for due to economic deprivation. Some of them realize that

due to poor economic conditions of households their parents can't fulfill all their wants which include, toys for playing, clothes, shoes they may like, and the recreational activities and trips they want desperately. Although material wellbeing which mainly focuses on education, health and livelihoods could be said to have been dealt with by the cash transfers however children had other needs and desires.

It was very pleasant, learning and unique experience of talking to the children about what they want and what are the things they most wanted. Education was less dominant as a factor in their wants- the emphasis was more on acquisition of symbols of wealth and modernity such as the smart mobile phones, fancy shoes and clothes, good quality clothes which can also include jeans and shirts, toys especially remote controlled cars, cycles, and the recreational activities outside their city.



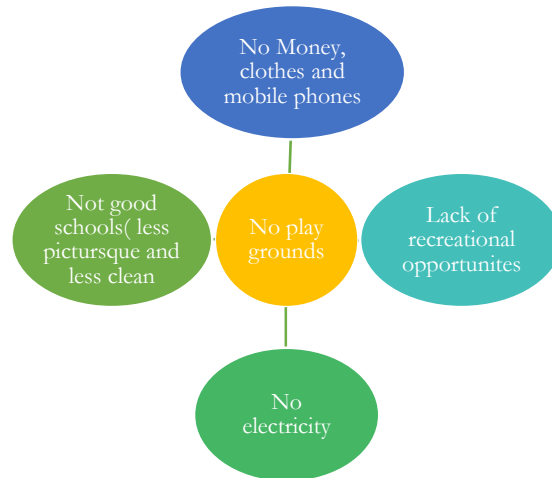
**Figure. 3 Elements of good life**

“We see smart (touch phones as they call them) phones with the people in our surroundings, we also want to have them so that we can also play games and chat with people, but my father says he doesn't have enough resources to get me smart phone. I feel like why we are poor and can't get these things which others in our neighborhoods have like smart phones, computers, and other luxuries of life” (Discussion with children: Kashan, 6/8/2015).

More importantly they think they are not satisfied with the life because they don't get enough money so that they could buy things for themselves which are mostly sweets and toffees. The shocking element which was revealed by the children is that some of them steal money of their parents.

” If we are not going to get amount which we want we would steal it. We do not have any other way as such to fulfill what we want to

have. Also my father sometimes beats me for stealing money. But why shouldn't I steal when he is not fulfilling my needs (Discussion with children: Afzal, 5/8/2015).



**Figure.4 Life satisfaction essentials**

Children look at their wellbeing, happiness and satisfaction from the lens of availability of some basic things which every child would like to have in his/her life at early stage. The simplicity of these children is evident from level and type of things which can make them satisfied and happy like having good schools with pictures and paints on them, play ground where they can play, electricity so that at least they could watch TV, have recreational opportunities as they may have seen on TV, and more importantly money which can buy any for them and even happiness according to them;

“We can see with our eyes that those having money have everything in their life, so money is the most important element in life, my parents also say the same thing. Everything in the world could be bought if you have money. We are poor, we don't have good house, motorbike, good clothes, shoes, mobile phones, toys, because we don't have money, so we can't buy these things. If we had money we would have been happy and having all these things”, (Discussion with children: Naghma, 27/7/2015).

The passion which seemed quite visible among the children was to have cycles to all the children so that they could ride cycles in groups and have fun together. Racing with each other on cycles is a passion they desperately want to fulfill. But they are also aware that getting cycles which cost between 5000-10,000 rupees is not easy sailing for their parents.

Deprivation of being not able to get what they want was predominant factor among children. The factor behind they also think is poverty which runs through

their generations. However, their understanding of poverty is less self-perceived or understood, but transferred by the parents who regularly pass on to children that it is poverty which does not allow them to meet the needs of children.

“If we go to towns and even in surroundings of village children who are rich and have everything ranging from, good clothes, shoes, toys, mobile phones, cricket bats, then we feel that may be we are inferior or have been kept like that by Allah (God) in poverty”, (Discussion with children: Daim Ali, 28/7/2015).

#### **4.5 Decision making (Agency of children)**

Children had very little independent agency. They don't have role in household decision making or even giving suggestions. This is mainly because of socio-cultural outlook of society as whole which does not allow minors to have any say in the household affairs and requires that they follow set patterns of obedience and obligations. These same norms they follow when they become adults or in position of decision making.

“Since we don't even have say in the affairs which relate with our needs and wants, how can they (parents) allow us to speak on other issues pertaining to family? Decisions are taken by them regarding everything including what to give us and what not. We ask them for certain things which usually are not fulfilled giving us the reason of poverty. We simply follow what they say”, (Discussion with children: Hashmat Ali, 26/7/2015).

Likewise, on the children's participation in decision making, very large number of respondents (45) mothers who participated in survey and semi-structured interviews said that children shouldn't have a role, due to their inability or limited ability to have understanding of complex conglomeration of needs, requirements, and wants within the community.

“They don't know about the needs we have as household and expectations of the community, in socio-cultural settings like ours its considered bizarre to give children role in decision making of the family, It can't be simply as long as they are adults and get married”, (Interview Rubina, 29/7/2015).

#### **4.6 Intra-household discrimination**

Intra-household discrimination also has been witnessed to a significant level among poor and tribal households. During the course of research two type of intra-household discrimination happening with girls surfaced: one was lack of interest in their education by parents and secondly their limited access to benefits from the cash

grants as compared to boys. Parents when asked about giving money to girls as they give to boys insisted that money is not important to them.

“Girls are supposed to help us in household chores, they have to learn cooking and other skills required for their happy married life later on. So, since they have to be housewives and take care of children/ kids why to spend time, and resources on their education. They get what we get so, what is point of giving them pocket money? They don’t go out and have fun with boys or other children. Therefore, it is irrelevant to say that they be given pocket money and take their education seriously”, (Interview Akbari, 11/8/2015).

Questions are raised on the appropriateness and utility of social protection (cash transfers in particular) in such situations. Though cash transfer programs with conditions attached focus on the education and health of all the children. But no specific focus is given to the wellbeing of girl children who do become victim of privileged and un-privileged in the family.

“If parental neglect of girls is responsible for such fundamental differentials in gendered wellbeing outcomes, then standard approaches to social protection are inadequate at best and counterproductive at worst. Cash or food transfers delivered to the household might not reach girl children, even if this is the intention, and could reinforce established gendered disparities. Girls will not receive their fair share of food aid, and they will not benefit from any improvements in household income that cash transfers might generate – at best their wellbeing will lag consistently behind their brothers”, (Wheeler et al 2009: 116).

### **Concluding Remarks**

Beneficiaries in particular the children have quite different world-views about their wellbeing, both relational and subjective. The dominant factor in their self-defined wellbeing is a consumerist notion which is driven from the prevailing capture of market economy having sway over every aspect of life of people across regions even in the far-flung areas. Aspirations are mesmerized by the professions/ jobs which allow amassing money through corrupt practices. But they don’t think or even have not been educated by their parents of the illegal nature of such practices.

The wellbeing of girls is seen differently by their parents and seems to be dominated by the cultural cults of not educating them and discriminating with them in other matters like consumption of food, place in household. These outcomes suggest deep rooted deprivations to the level hopelessness on the part of parents who have internalized them. Their viewpoints portray a bleak picture of the socio-economic order which keeps them in a state of denial to the children even.

# Chapter 5

## Different conceptions of wellbeing

This chapter presents the synthesis of the outcomes of the research and the answers to the main research questions. It looks into different conceptions of wellbeing as seen by children, parents and how the State has looked at it. It then addresses some structural barriers to addressing the multidimensional nature of poverty of the households and children. In the last section it suggests a more comprehensive social protection approach (transformative) with an objective of dealing with the issues of people and children holistically.

### 5.1 Different conceptions of wellbeing

One of the interesting outcomes of this research study is that it has brought at surface different versions of wellbeing which are conflicting. All stakeholders: children, parents and State have completely different conceptions on wellbeing. Some are dominated by the prevailing economic paradigms and others by the influential financial institutions.

#### How do children perceive wellbeing?

Now if we look at the wellbeing which has been described by children for themselves it is comprehensive but wrapped in largely consumerist notion. For them it is more than material wellbeing covering, good education, good health facilities, environment for recreation, no child labour, having enough pocket money, smart phones, clothing, shoes, computers, cycles, toys, access to information, partial role at least in decision making about themselves and so on.

Their version of wellbeing has bit of similarity with what Sumner has floated but it is significantly dominated by the market driven consumerism of smart phones, laptops, fancy shoes and clothes and toys and even the money which they should be entitled and could spend on their whims. They do have future aspirations to have good and secure future, but again their aspirations are influenced by accumulating money as discussed in the initial chapters. They want to join Police, become clerks because their ideal is money which people in those professions have amassed. It was what they have taken from society which is entrenched into poverty, deprivations and marginalization.

“We see that other children in and around our village having all the luxuries of life including, smart phones, toys, nice and trendy clothes and shoes. Parents have bought them cycles, and some even have motorbikes and they have roam in groups as friends. All that we don’t have because we are poor and that is what we are told every

now and then by the parents. But we desperately want these things. If you ask what satisfies us we as good life is to have these things easily available to us, like others have. Because if others have we should have too”, (Discussion with children: Ali Haider, 7/8/2015).

### **Parental attitude towards wellbeing of children**

Parents do not have realization of wellbeing of children theoretically. While, practically they take minimal interest in the steps to get children educated, their thinking is built on perception of the wider society which according to them is corrupt and only whims of rich prevail.

Parents seemed to have lack of interest to the needs of children and wellbeing in general. They have limited interest in getting children educated.

“It is upon them if they want to have education, we will be hurdle in their way, however, if they don’t want to study, we will not force them for that”, (Interview Fahmida, 8/8/2015).

This seems as an attitude of indifference to children in general and to their education in particular. Also because parents have no or limited education/ literacy base, they may not be able to know the value of education can bring in the lives of children. The role of lack of employment opportunities is also dominant in shaping such kind of behavior of parents. They believe cash transfers as only additional sources of amounts coming in the family and prefer fulfilling the requirements of such programs without further bothering about it.

“What others have done after studies, they are wandering like idols in our vicinity. Some of them have engaged themselves in daily wage labour after failing to get any job. Therefore, parents generally think that education has no benefit in the long run. So, we prefer going with the blowing wind”, (Interviews Fahmida, 8/8/2015).

### **How does the state/policies conceptualize wellbeing of children?**

Despite the fact that State has initiated child centered programs including BISP and PBM, the focus of these programs remains limited, whereas, wellbeing is a holistic concept. State looks into poverty into monetary terms and has followed on the principle of mitigating risks for smoothening the consumption of poor households, try to enroll children in schools. But the deprivation of both households in general and children in particular is neglected. As has been noted by (Jamal 2010:4) that social protection in Pakistan is defined by World Bank being the driving force behind CTs to ensure a ‘minimum’ and ‘stable’ income to the most needy. This limited view has culminated into CT which can only help in addressing material aspect of wellbeing but cannot address the other two, relational and subjective. Because providing with only money which even is not in the access of children



cannot ensure addressing their other vulnerabilities such as reliance on the adults for care and nurture, decisions related to their being and so on.

Child wellbeing is a holistic concept which goes beyond the mere economic marginalization and material aspect of children and focuses on other aspects of wellbeing: relational and subjective which are linked to spaces provided to children within communities and families to exercise their agency and participate in decision making, child neglect and exploitation and violence, and on subjective level of wellbeing which focuses on the meaningfulness and meaninglessness Life and their dis/satisfaction with life(Sumner 2010: 1068-69). However, CTs in Pakistan narrowly conceptualize children and their wellbeing which only focuses on material aspect; i.e improving upon education, food consumption and health issues. For example BISP view child wellbeing in following manner.

“...BISP is targeting to reach out of school children by introducing the stipend amount to encourage the beneficiary families for sending their children in school instead of involving in child labour and aiming to reduce the child labour to increase the human development...”, ( BISP 2015).

Pakistan Bait-ul-Mal also make similar type of claim; The Cash support is closely linked to the investment in human capital which has been effective in breaking ‘vicious cycle’ of ‘intergenerational poverty’ and for ‘provision of early formal education’.

Therefore,“...first Conditional Cash Transfer (CCT) programme of the country i.e., Child Support Program (CSP) was approved by the government to complement National Social Protection Strategy...”,(PBM 2015).

The data which this study has produced does substantiate the fact that by and large CT address only material wellbeing of children in poor households. Chapter three in this study has outlined the income received through CTs and spending patterns which clearly indicate that amount which is received goes to food, health, education and paying back borrowed money and does help these extremely poor households.

The government’s approach seems to fit with World Bank’s Social Risk Management Framework (SRM) as critically assessed by (Devereux & Wheeler 2004: 6-7). Pakistan cash transfer programs also emanate from the same dominant thought. The SRM deals only with economic risks and overlooks the social risks which actually are roots cause of long standing poverty. SRM focuses on bringing in the net those who face short term shocks and livelihood risks limiting it to only safety nets approach. This very long prevailing chronic poverty is overlooked which is born of social and economic inequalities leading to the continuous vulnerabilities of poor. This contention is further substantiated by the views of a leading person responsible for World Bank’s Social Safety nets program in Pakistan.

“Generally cash support programs are carried out without doing any research on socio-economic history of poor and their children. People sitting at helm of policy making consider that poor can be molded in the face of policies adopted. They are considered equal from social and economic aspects as others have been considered who are benefiting from cash transfer in other countries, but that is flawed view of poor which generalizes all and sundry and puts them in one basket” (Interview Senior Technical Advisor World Bank Pakistan, 21/6/2015).

Moreover, these programs conceptualize children as monolithic group, overlooking the intra-household discriminations which girls have to face in the households. No specific mention regarding wellbeing of girls or even their education is made in these programs.

The subsequent section in this chapter looks into the problems which are structural in nature including long-standing poverty, limited or fading away sources of livelihood, and social and cultural connotations have also been at the centre of the deprivation of people which may not be possible to address through cash support programs. Some of the issues mentioned below have surfaced gravest vis-à-vis poor in relation to child wellbeing.

## **5.2 Structural problems and government’s response to poverty**

Poverty which is significantly high in Pakistan with 60 percent of population on 2 dollars per day (Pakistan Economic Survey 2013-14, P: 232). This statistical number by the government indicates that although CTs have been injected in the creeping poverty in Pakistan, but it hasn’t made notable impact. Spending on improving social indicators has been very low over the years. Level of vulnerability and deprivation is such that Pakistan has been ranked 11<sup>th</sup> on the Global Hunger Index in terms of food insecurity and hunger (Global Hunger Index 2015: 12-15). It is important to note here that despite starting with the CTs to address the consumption needs of the people country has been un-able to make noticeable dent into the food security alone. While according to the report other countries like Brazil, have been successful in declining the hunger index due to social protection programs like Bolsa Familia.

### **Fading away resource base**

Other than entrenched poverty, livelihood earning sources are also fading away. The survey and discussion with people in village of Shaheed Benazirabad suggest that income secure resources have reduced and given way to the insecure arrangements for earning livelihoods. Most of the people have started working as daily wage workers; the arrangement is considered as weak and sword of getting fired always hangs on the heads. In rural settings initially people used to work as sharecroppers with landlord on fifty percent share, that at least ensured fulfillment of food consumption of households. But since daily wage work is vulnerable working

arrangement can't ensure the continuation of consumption in the long run. In this backdrop CTs have been reckoned by the beneficiaries as an important step which has helped them in income cushioning.

Overall, Pakistan has failed to deliver on the provision of basic amenities of life to people which have close connection and impact on the vulnerability and deprivation of people. The surging inflation has had very grave impact on the economic lifelines of people especially the poor class who can't meet their needs. Politico-economic system remains tightly knitted to the rich few.

### **Inability to deal with inter-generational poverty and in-equalities**

Cash transfers are difficult to be taken as instrument dealing with sever issues of poverty, its inter-generational transmission into children and in-equalities prevailing in the society.

“The designs of these programs are utopian. They assume poor and other population as the same without looking into the factors which differ poor from rest of the population. Mainly the structural factors leading them into poverty and making them vulnerable”, (Interview Senior Technical Advisor World Bank, 21/6/2015).

### **Lack of phasing out strategy**

One the major issues in the design of CTs is their phasing out strategy. CTs in Pakistan are driven by international financial institutions like WB and donors such as Department for International Development (DFID). Major share of money pumped in CTs comes from these donors and rest is arranged by the government of Pakistan. Donors and IFIs may not be able to fund such programs in the long run and households whose livelihoods resources are not stabilized; the impact of CTs seems hanging in balance.

“Social programs shall think that how people could be absorbed in local economy by going beyond mere cash support. This kind of steps will have positive and longtime impact on the poor households”, (Interview Senior Technical Advisor World Bank, 21/6/2015).

### **Concluding Remarks**

The impact of both CCTs and UCTs is marginal. Both types of support has been instrumental only in addressing the material wellbeing of children, i.e education and health and consumption to some extent (Roelen and Wheeler 2011: 13). In this backdrop this study suggests transformative social protection could be proper alternative in country's social protection strategy. More specific recommendations are presented in the next chapter.

# Chapter 6

## Conclusion

Chapter six presents an overall assessment of cash transfers and some broader policy implications and guidelines in relation to the findings of this research.

Cash transfers do have impact on the wellbeing of children, but as has been proven by the findings of this research, its impact is on material side of wellbeing which is limited to education, health and livelihoods. Two major dimensions of wellbeing; relational and subjective are not touched or are difficult to be addressed by the narrow conceptualization of social protection into cash transfers.

Social Protection programs have not taken into account differences of access to opportunities for different socio economic and age groups (Roelen & Wheeler 2011:3). Similarly cash transfer programs as baby of social protection have gained momentum which can address ‘child survival, wellbeing and development’ (Barrientos et al 2014: 1, Roelen and Wheeler 2011:12) and dealing with income poverty, food insecurity.

Since, vulnerabilities of children and adults are different from each other, children are in weaker position to make their vulnerabilities visible and cannot negotiate for entitlements without support of adults. Also because there do exist intra-household in-equalities (Wheeler et al 2009:110, Patel et al 2013: 68-9, Holmes & Jones 2010: 3). Besides, factors leading to the vulnerabilities of children emerge not from outside reasons but are largely constructed socially. Neglect of social aspects of vulnerability leads to conceptualizing the problem as only economic (household poverty) tackled through food and consumption based support. Such kind of interventions may help in reducing food insecurity, but put question mark on understanding and dealing with the diverse vulnerabilities of children (Wheeler et al 2009: 115).

What is needed is a comprehensive and integrated approach to social protection and not merely narrowing it down to CTs. This can be helpful in addressing the multiple dimensions of child vulnerabilities as (Sumner 2010) has elaborated in his 3-D wellbeing approach for children. According to (Wheeler et al 2009: 117) in the development discourse social protection has been reduced to cash transfer, thereby overriding the multitude of the vulnerabilities faced by poor households and children in particular.

Cash transfer programs by and large emanate from the ‘Income risk’ reduction conception of World Bank. In Pakistan too WB has led the cash transfer programs with significant support to the government of Pakistan. These ‘Income risk’ based policies to deal with multi-dimensionality of poverty and wellbeing may not be appropriate instruments of dealing with it.

Since the people in Pakistan are deeply entrenched in the spirals of poverty, which affects children in greater magnitude could not be tackled through limited approach of mitigating it. It is evident that CTs are response to market failures, nonetheless, no effort has been made to link them with the rights of citizens (Lavinias 2013:24) in general and children in particular which suggests indifference on policy level.

Also since the issues of child vulnerability and child poverty are different from those of adults and at the same time are serious in nature having grave impact on the inter-generational cycle; it is of utmost importance that a holistic approach may be adopted while approaching to the issues of children particularly their wellbeing and it should be linked to children's rights rather being deemed as charity from the state to poor who cannot make their living.

The multi-dimensional wellbeing as theoretical paradigm and transformative social protection as practical strategy share commonalities in approaching the issues of children and their wellbeing. Hence, TSP can be significant in addressing the wellbeing of poor groups especially children. Wellbeing of children as has been theorized by Sumner requires to introduce child-sensitive social protection. And TSP addresses comprehensively to the immediate and long standing vulnerabilities having close link to the wellbeing of children.

More so, cash transfers can be an effective instrument of dealing with the poverty if a robust mechanism of citizenship based entitlements and civic amenities of life is in place as it was in the case of Brazil, where Bolsa Familia succeeded in bringing down the poverty, which in case of Pakistan unfortunately is not. Most of the populace is without civic amenities of life, un-employment is on rise, traditional sources of income are squeezing. In such scenario cash transfers could be helpful in providing people with income security to some extent but wellbeing of children and long standing vulnerabilities wouldn't be possible to remove.

Furthermore, conceptualizing notions of wellbeing in line with how it has been presented in theory and translating it into policy and the way people and specially children conceptualize are difficult to come into the harmony. As children have their own view which is driven by consumerist notion, parents have cynical or defeatist view, State has narrow meaning of wellbeing away from the theory (Sumner's view). Therefore, it is necessary that more research is conducted to build a common ground for more comprehensive and child-sensitive policies in the broader field of social protection which may be helpful in addressing the needs of children as equal citizens.

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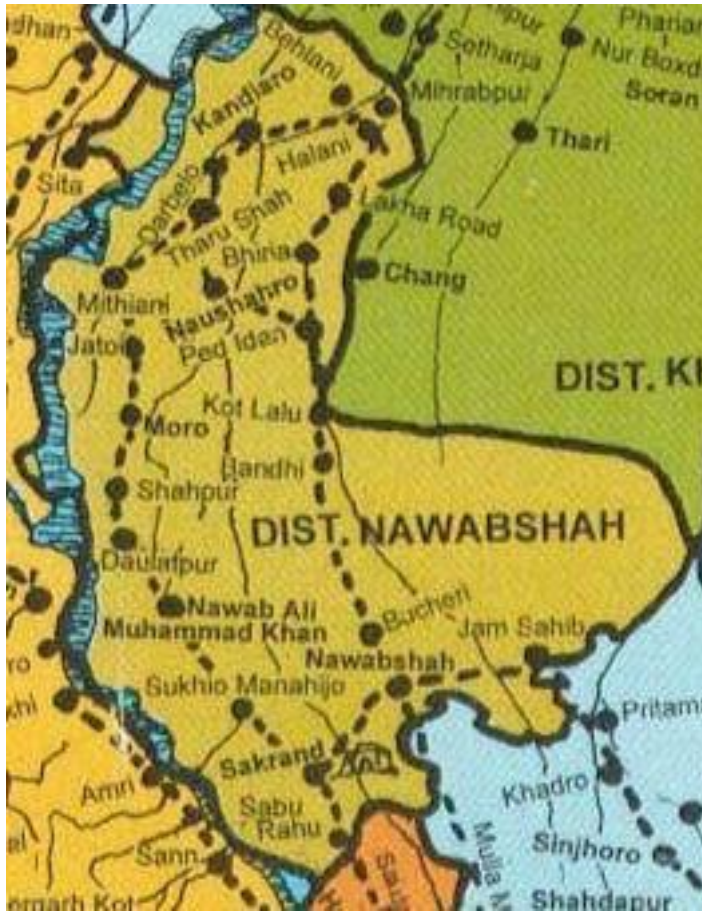
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# Appendices

## Appendix A: Map of Shaheed Benazirabad district



Source: <http://jamali4u.net/sindh/sindhmap/file/Nawabshah-Map-12.php>

## Appendix B: Socio-demographic profile of district Shaheed Benazirabad

Population distribution	Total population (numbers)	Percentage distribution
	1135131	
Urban Population	313600	(27.7%)
Rural Population	821531	(72.8%)
Male	599275	(52.79%)
Female	535856	(47.20%)
Area	4239.4	Per Sq. Kilo Meter
Population Density	240	Per Sq. Kilo Meter
Growth Rate	3.09%	
Total Fertility Rate (TFR)	5.4%	
<b>Broad age groups % distribution</b>		
Below 15 Years	45 percent	
Between 15-64 Years	52.2 percent	
Over 65 Years	2.8 percent	
Singulate Mean age at Marriage of Female	20.6	
% of Females age 15-49 in total Population	22.6 percent	
<b>Development Indicators</b>		
Caloric poverty (percent of poor) Shaheed Benazirabad	32 percent	
Literacy rate	46 percent	
Prevalence of Underweight Children Under 5 Years	48.1 percent	
Net Primary Enrolment Rate	51 percent	
Primary Completion Rate	38 percent	

**Source: Population Welfare Department (Sindh) & UNDP Millennium Development Goals Report, Sindh 2012**

## Appendix C: List surveyed mothers

S #	Name of the respondent	Survey date	Village
1	Parri	25 June 2015	Kaim khatti (Shaheed Benazirabad)
2	Amina	25 June 2015	Kaim Khatti
3	Lal khatoon	25 June 2015	Kaim Khatti
4	Sanghaar	July 8, 2015	Camp 2
5	Muneeran	July 8, 2015	Camp 2
6	Umrazadi	July 8, 2015	Camp 2
7	Allah Ditti	July 8, 2015	Camp 2

8	Tasmeena	July 8, 2015	Camp 2
9	Naseema	July 8, 2015	Camp 2
10	Kosar	June 25, 2015	Kaim Khatti
11	Najima	25 June 2015	Kaim Khatti
12	Rani	25 June 2015	Kaim Khatti
13	Rubeena	26 June 2015	Kaim khatti
14	Sanam	July, 19, 2015	Camp 2
15	Gul Bibi	July 19, 2015	Camp 2
16	Najma	July 19, 2015	Camp 2
17	Bano	July 19, 2015	Camp 2
18	Shazia	July 19, 2015	Camp 2
19	Sukan	July 20, 2015	Camp 2
20	Shazia	July 20, 2015	Camp 2
21	Asia	July 20, 2015	Camp 2
22	Mumtaz	July 20, 2015	Camp 2
23	Kaneez	July 20, 2015	Camp 2
24	Bushra	26 June 2015	Kaim khatti
25	Nasira	26 June 2015	Kaim khatti
26	Hazooran	26 June 2015	Kaim khatti
27	Hajur	26 June 2015	Kaim khatti
28	Sajida	29 June 2015	Kaim khatti
29	Amina	29 June 2015	Kaim khatti
30	Baul khatoon	29 June 2015	Kaim khatti
31	Zeenat	July 21, 2015	Camp 2
32	Zulekha	30 June 2015	Kaim khatti
33	Zeenat	30 June 2015	Kaim khatti
34	Rubina	30 June 2015	Kaim Khatti
35	Humera	30 June 2015	Kaim khatti
36	Fahmida	July 21, 2015	Camp 2
37	Bilqees	July 21, 2015	Camp 2
38	Asmat	July 21, 2015	Camp 2
39	Rukaya	July 4 2015	Kaim khatti
40	Rafeeqa	July 4 2015	Kaim khatti
41	Samina	July 21, 2015	Camp 2
42	Akbari	July 21, 2015	Camp 2
43	Zareena	July 4 2015	Kaim khatti
44	Humeran	July 4, 2015	Kaim khatti
45	Sohni	July 4, 2015	Kaim khatti
46	Bhaagul	July 22, 2015	Camp 2
47	Gudhi	July 22, 2015	Camp 2
48	Shahida	July 5, 2015	Kaim khatti
49	Sakeena	July 5, 2015	Kaim khatti
50	Bhoori	July 22, 2015	Camp 2

**Appendix D: List of mothers (semi-structure interviews)**

S #	Name of the respondent	Date	Village
1	Parri	July 29, 2015	Kaim khatti
2	Sanghaar	August 8, 2015	Camp 2
3	Rubina	July 29, 2015	Kaim khatti
4	Fahmida	August 8, 2015	Camp 2
5	Zeenat	July 29, 2015	Kaim khatti
6	Hazooran	July 30, 2015	Kaim khatti
7	Umra Zaadi	August 8, 2015	Camp 2
8	Akbari	August 11, 2015	Camp 2
9	Amina	July 30, 2015	Kaim Khatti
10	Zareena	July 30, 2015	Kaim khatti
11	Sajida	July 31, 2015	Kaim khatti
12	Gul Bibi	August 11, 2015	Camp 2
13	Najma	July 31, 2015	Kaim Khatti
14	Bano	August 11, 2015	Camp 2
15	Shazia	August 13, 2015	Camp 2
16	Asia	August 13, 2015	Camp 2
17	Sukhhan	August 13, 2015	Camp 2
18	Rukaya	July 31, 2015	Kaim khatti
19	Zulekha	July 31, 2015	Kaim khatti
20	Asmat	August 13, 2015	Camp 2

**Appendix E: List of children (Discussion and flipchart exercise)**

S #	Name of the respondent	Date	Village
1	Sabir Ali	July 25 to 28, 2015	Kaim khatti
2	Hashmat	July 25 to 28, 2015	Kaim khatti
3	Ghulam Abbas	July 25 to 28, 2015	Kaim khatti
4	Waqar	August 4 to 7, 2015	Camp 2
5	Kashan	August 4 to 7, 2015	Camp 2
6	Afzal	August 4 to 7, 2015	Camp 2
7	Naghma	July 25 to 28, 2015	Kaim khatti
8	Daim Ali	July 25 to 28, 2015	Kaim khatti
9	Rahimdad	August 4 to 7, 2015	Camp 2
10	Ali Haider	August 4 to 7, 2015	Camp 2
11	Anila	July 25 to 28, 2015	Kaim khatti
12	Faiza	July 25 to 28, 2015	Kaim khatti
13	Nayaab	July 25 to 28, 2015	Kaim khatti
14	Saira	July 25 to 28, 2015	Kaim khatti
15	Sanullah	July 25 to 28, 2015	Kaim khatti

**Appendix F: Key informant interviews**

S #	Name of the respondent	Date	Organization
1	Gul Najam Jamy	June 21, 2015	Senior Technical Advisor, Safety Net Programs Social Protection & Labor GP South Asia Region The World Bank Islamabad, Pakistan



## Pictures





