

Effects of Benazir Income Support Programme on Women Household Decision-Making in Rural Areas of District Peshawar

Mahnoor Naushad¹, Shahzad Khan² and Akhtar Ali³

<https://doi.org/10.62345/jads.2025.14.2.131>

Abstract

The present study was conducted during 2025 in the rural area of District Peshawar to investigate the effects of the BISP on women's decision-making in the study area. The descriptive results indicate that the respondents have allocated the funds to various items, including food, clothing, housing, healthcare, and children's education, which have enhanced the respondents' decision-making in household matters within the study area. Simple logistic regression reveals that the coefficient value for the age of beneficiaries is 0.031, corresponding to an odds ratio of 1.032. If the age of the respondent increases by one unit, then a 3.1 per cent increase will occur in the odds ratio of the household. The family size effect on the decision-making coefficient value is 0.171, and the odds ratio value is 1.86. If one unit increase occurs in family size, then a 17.1 per cent increase will occur in the odds ratio of the household. The coefficient of Children's status for the respondents is 1.862, and the odds ratio value is 6.437. If there is a one-unit increase in the children's education status, then a 186.2 per cent increase will occur in the odds ratio of the household. The house expenditure improvement coefficient value is 1.402, and the odd ratio is 4.062. If one unit of household expenditure is increased, then a 140.2 per cent improvement will occur in the odd ratio of the respondents. The health expenditure coefficient value is 1.477, and the odd ratio is 4.381. If one unit of health expenditure is improved through the BISP fund, then a 147.7 per cent increase will occur in the odd ratio of the respondents. The clothes expenditure coefficient value is 1.558, and the odd ratio is 4.750. If one unit of clothes expenditure increases, then a 155.8 per cent increase will occur in the bizarre ratio of the household. All odd ratio shows the decision making power of the women which affected by different factors in the study area. Based on the problems identified, the study recommends that to increase the funds of BISP in the future, funds should be provided promptly to respondents, and honest staff should be recruited in the study area.

Keywords: Effect of BISP, Women Household, Decision Making, Rural Areas of Peshawar.

Introduction

Different approaches have been used for the development of a country. Among these approaches, the Benazir Income Support Program (BISP) was a well-known initiative by the then-government aimed at empowering rural women. In the initial stage, this program provided a Rs. 1000/month

¹Institute of Development Studies, The University of Agriculture Peshawar.

Corresponding Author Email: mah@aup.edu.pk

²Institute of Development Studies, The University of Agriculture Peshawar.

³Department of Rural Sociology, The University of Agriculture Peshawar.



stipend to poor women across the country. Similarly, this stipend was increased to Rs. Rs. 1,500 in 2013, and then further increased to Rs.5,500 per month in 2019. However, in 2022, it was increased to Rs. 7,000, while now, in 2024, it has reached Rs. 10,500/month. This program was further extended to different beneficiaries based on their needs and eligibility, including the Kifalat, Taleemi Wazaif, and Sehat Sahulat Program. The stipend was provided to women who have a National Identity Card, are not employed by the government, have a monthly income of less than 30000, and have not availed themselves of program benefits. The primary objectives of this program were to enhance the decision-making capabilities of women in Pakistan (Aslam, M., 2023).

Arshad (2011) conducted a study to understand women's decision-making regarding the effectiveness of the CT in the context of the Benazir Income Support Program in Pakistan. Data were collected and analysed. The results indicated that neither the program nor the control affected decision-making or resource allocation by the women in the study area. Through this cash transfer, only the expenditure on various items for families was improved; however, the government must implement effective policies in the future to overcome the hurdles to reducing poverty and enhancing women's decision-making power.

Arbab and Taib (Jan-June 2023) analysed the participation of women in decision-making related to children's spouse selection, education, health, and family planning. It also focused on women's role in decision-making related to household expenditure and the purchase of household items and immovable property. The study found that women's age, education, marital status, marriage duration, and family structure determine women's decision-making. Further analysis reveals that in the patriarchal system of households in affluent Pakhtun households, women participated in decision-making, which mainly related to children's health, education, and selection of the spouse for their children. However, it is also associated with household expenditures and the purchase of household items. Participation of women in household decisions matters.

Despite the Benazir Income Support Programme (BISP) being explicitly designed to empower women through direct cash transfers, a critical gap remains in understanding its specific impact on the autonomy of intra-household decision-making among rural women in the culturally conservative context of District Peshawar, Khyber Pakhtunkhwa. While national-level studies indicate BISP enhances women's economic agency (Cheema et al., 2021; Naveed & Ali, 2022), the localised effects on key domains of decision-making—such as healthcare expenditures, children's education, income allocation, and personal mobility—within rural Peshawar households are empirically underexplored. This gap is significant given the region's deeply entrenched patriarchal norms (Khurshid et al., 2023), socioeconomic constraints (Hussain, 2022), and infrastructure limitations, which may uniquely mediate program outcomes. Furthermore, BISP's reliance on digital payment mechanisms (e.g., the Benazir Debit Card) faces operational challenges in rural Peshawar due to connectivity issues and low digital literacy, which may undermine the intended empowerment effects. Existing evaluations also prioritize quantitative metrics over qualitative insights into how power dynamics shift within households, leaving it unclear to what extent BISP participation expands women's influence in decisions, which sociocultural factors (e.g., male backlash, kinship pressures) constrain or amplify this impact, or how payment modalities shape practical autonomy. Addressing these questions is essential to optimize BISP's gender-transformative potential in this specific context and inform evidence-based refinements to social protection delivery in culturally complex rural settings. Recognising its importance, the present study was conducted to examine the effects of the Benazir Income Support Program on household decision-making in District Peshawar.

Methodology

The study area was rural area of Peshawar District, defined by its 216 rural village councils. A multi-stage random sampling approach was utilised. First, four village councils (Suleman Khel, Khazana, Regi, Palosi) were randomly selected. Second, one village was randomly selected from each of the four councils: Suleman Khel, Khazana Bala, Afithozai, and Athozai. Respondent identification occurred via village BISP centre offices, followed by a comprehensive census survey of 2017. This results in a total sample of 227 BISP beneficiaries from Suleman Khel (n = 47), Khazana Bala (n = 45), Afithozai (n = 63), and Athozai (n = 72). Through questionnaire schedules, data were collected from the respondents and entered into the computer. Descriptive statistics and a simple logistic regression model was used for data analysis. The simple logistic regression dependent and independent variables and equation are given below:-

Binary Logistic Regression Model

Model

The binary logistic regression is the appropriate statistical method for analysing the effect of cash transfers on women's decision-making power when the outcome variable (decision-making) is binary. The binary logistic regression equation in standard notation (Khan & Azam, 2008; Berger, 2015):

$$\text{Logit}(p) = \log\left\{\frac{p}{1-p}\right\} \dots\dots\dots 1$$

Where $\text{logit}(p)$ is the log to base e, it depicts the log of odds, which is also the maximum likelihood ratio showing that the dependents variable is 1. The range of p is between 0 and 1 while $\text{logit } p$ ranges from infinity to positive infinity.

Logit

$$\{(px)\} = \log\{p(x)/1-p(x)\} = b_1 \sum_i^k X_i + \epsilon \dots\dots\dots 2$$

Rearranging the above equations, we get estimated probability as:

$$\frac{\exp(a_1 + \sum b_i x_i)}{1 + \exp(a_1 + \sum b_i x_i)} \dots\dots\dots 3$$

The functional form is :

$$\log\left(\frac{p}{1-p}\right) \alpha = \beta_0 + \beta_1 \chi_1 i + \beta_2 \chi_2 Ai + \beta_3 \chi_3 i + \beta_4 D_1 i + \beta_5 D_2 i + \beta_6 D_3 i + \beta_7 D_4 i + \dots 3.4$$

Model Specification

$$\log\left(\frac{P(\text{DecisionPower} - 1)}{1 - P(\text{DecisionPower} - 1)}\right) =$$

$$Y_i = \beta_0 + \beta_1(\text{Age}) + \beta_2(\text{Family Size}) + \beta_3(\text{Children education}) + \beta_4 \text{Home status} \\ + \beta_5 \text{family health} + \beta_6 \text{Clothing Expenditure} \dots\dots\dots 4$$

Dependent Variable= Y_i = Women decision making in HHousehold (Yes = 1, No = 0)

b. Independent Variables

- i. β_0 = Constant
- ii. χ_1 = Age of BISP beneficiary (Years)
- iii. χ_2 = Family size of BISP beneficiary (Number)
- iv. D_1 = BISP fund covers the children's Education (Yes=1, No=0)
- v. D_2 = BISP improves home ownership status (Yes=1, No=0)
- vi. D_3 = BISP fund covers the family health expenditure (Yes=1, No=0)
- vii. D_4 = (BISP fund covers clothing expenditure adequacy Yes= 1, No=0)

Results and Discussion

The result consists of descriptive and empirical results. In descriptive result BISP cash receiving women Age, BISP beneficiary status of household head, Marital Status of the household head, Literacy Status, Education Level, Family Size Distribution and the empirical result of the binary logistic regression. The detail is given below

BISP Cash Receiving Women Age

The age distribution data of BISP beneficiaries' women across the sampled villages presented in table 1. The data reveals that 55.9% recipients cluster within prime working-age cohorts: 29.5% aged 28.1–38 years and 26.4% aged 38.1–48 years. Younger (18–28 years) and older (>48 years) beneficiaries each constitute 14.1% of the sample, with the elderly (>58 years) representing 14.1%. The village Suleman Khel exhibits disproportionate representation of older women (11.9% >48 years versus 4.4% in 38.1–48 years), while Khazana Bala shows strong middle-age concentration (16.3% in 28.1–48 years) but minimal elderly (2.2%). The village Afithozai demonstrates the youngest demographic profile (16.3% aged 18–28 years). This shows the concentration of BISP beneficiaries in the 28.1–48, year age cohort (56.9%) aligns with established evidence that cash transfers amplify women's decision-making authority most significantly during peak household management years. Women in this life stage typically bear intersecting responsibilities child rearing, eldercare, and resource allocation where control over discretionary funds directly enhances practical agency in education and healthcare access. The observed demographic skew suggests BISP's design effectively targets women positioned to leverage cash for intra-household bargaining.

Shah and Shah (2023) found that age is significant factor in the decision making of the household in four province of the Pakistan. Whose age is more, in every matter and decision they are considered the most important figure in the household. They have more experience, so they play great role for decision of the house matter. It play great role in the development of a country. Similar situation is also in the present study and age has great role in decision making of the household.

Table 1: BISP cash receiving women Age distribution

Village name	Age categories (Years)										Total	
	18-28		28.1-38		38.1-48		48.1-58		Above 58			
	F	%	F	%	F	%	F	%	F	%	F	%
Suleman Khel	2	0.9	8	3.5	10	4.4	13	5.7	14	6.2	47	20.70
Khazana Bala	3	1.3	16	7.0	21	9.3	3	1.3	2	0.9	45	19.8
Afithozai	14	6.2	23	10.1	10	4.4	7	3.1	9	4.0	63	27.8
Athozai	13	5.7	20	8.8	19	8.4	13	5.7	7	3.1	72	31.7
Total	32	14.1	67	29.5	60	26.4	36	15.9	32	14.1	227	100

Source: Field survey 2024

BISP Beneficiary Status of Household Head

The data in table 2 reveal a female headed households (77.1%) compared to male headed households (22.9%) within the sampled BISP beneficiary of the studied villages. This distribution aligns explicitly with BISP's core targeting mechanism, which designates women as primary recipients of cash transfers to enhance household welfare and empower female decision-making

regarding resource allocation. Athozia village demonstrates the most pronounced prevalence of female headship (30.4%), while Suleman Khel and Khazana Bala also exhibit substantial female HHs majorities. This gender distribution of HHs heads has critical implications for intra household dynamics. The overwhelming prevalence of female-headed beneficiary HHs suggests that BISP effectively channels resources directly to women and these women likely exert primary control over the utilization of the cash transfers. Furthermore, direct receipt of funds by women in female-headed households potentially strengthens their economic agency and decision-making autonomy within the domestic sphere, potentially altering traditional power structures. The village-level variations, particularly the high concentration in Athozia and the relative prevalence in Afithozai, highlight the importance of local socio-cultural or economic factors influencing beneficiary headship structure, meriting further contextual investigation to fully understand the program's localized impact on decision-making.

Alem et al (2023) told that access to cash increase the decision make power of the women in the household. The BISP has improve the income level of the women which have improved the decision power of the women. Similar finding is also in the present study. The income of Banazir income has improved the decision making power of the beneficiaries of the BISP in District Peshawar. The study concludes that the more access to cash increase the decision power of the women.

Table 2: BISP households head distribution

Village name	Female-Headed HH		Male-Headed HH		Total	
	Frequency	%	Frequency	%	Frequency	%
Suleman Khel	38	16.7	9	4.0	47	20.7
Khazana Bala	34	15.0	11	4.8	45	19.8
Afithozai	34	15.0	29	12.8	63	27.8
Athozia	69	30.4	3	1.3	72	31.7
Total	175	77.1	52	22.9	227	100.0

Source: Field survey 2024

Marital Status of the Household Head

Table 3 indicates the marital status of the household head distribution. According to table in Suleman Khel village out of 20.7% the 14.5% respondents tell that their husband is alive while 6.2% claim that their husband is died and they are widow while in Khazana Bala village out of 19.8% the 16.7% tell that their husband is alive while 3.1% claim that their respondents are died and they are widow. Similarly, in Afithozai village out of 27.8% the 24.7% respondents tell that their husbands are alive while 3.1% respondents claim that their husbands were died and they are widow. However, in Athozai out of 31.7% the 27.8% respondents tell that their husbands are alive while 4% claim that their husbands are died. As a total out of hundred percent 83.7% respondents tell that their husbands are alive while 16.3% respondents say that their husbands have been died and they are now widow.

Table 3: Marital Status of the household head distribution

Village name	Husband Alive		Widow		Total	
	Frequency	%	Frequency	%	Frequency	%
Suleman Khel	33	14.5	14	6.2	47	20.7
Khazana Bala	38	16.7	7	3.1	45	19.8
Afithozai	56	24.7	7	3.1	63	27.8
Athozia	63	27.8	9	4.00	72	31.7
Total	190	83.7	37	16.3	227	100

Source: Field survey 2024

Literacy Status of the Respondents

Table 4 shows the literacy status distribution. In Suleman Khel out of 20.7% the illiterate respondents are 19.8% and the literate is 0.9 while in Khazana Bala out of 19.8% respondents, the illiterate is 18.5% while the literate is 1.3% respondents. Similarly, in Afithozai out of 27.8% the illiterate respondents are 25.1% while the literate is 2.6. However, in Athozai out of 31.7% the illiterate respondents are 30.4% while the literate respondents are 1.3%. Out of hundred the illiterate respondents are 93.8 while 6.2% are literate. The discussion shows that the illiterate percentage is high in the study area. The study concludes that investment in education is necessary and without education the development of a country is impossible.

Jan and Lone (2024) told that women literacy is essential element for improvement of the society. Through literacy it can read and write and record the daily activities and they also get the skill from mobile and computer which they use for enhancing their household economy while in the present study 93.8% respondents are female and it is a great hurdle for the improvement of the study area. Due to lack of education their investment and decision-making power is highly affected.

Table 4: Literacy status of the household respondent distribution

Village name	Illiterate		Literate		Total	
	Frequency	%	Frequency	%	Frequency	%
Suleman Khel	45	19.8	2	0.9	47	20.7
Khazana Bala	42	18.5	3	1.3	45	19.8
Afithozai	57	25.1	6	2.6	63	27.8
Athozia	69	30.4	3	1.3	72	31.7
Total	213	93.8	14	6.2	227	100

Source: Field survey 2024

Education Level of the Respondents

Table 5 shows education level distribution of the household. According to table the middle education frequency in Suleman Khel is one, Matric is also one while the F.Sc is zero. Similarly in Khazana Bala the middle education frequency is 3 and the Matric and FA/F.Sc both are zero. However, in Afithozai the middle level education frequency is 3, Matric is 2 and FA/F.Sc is one while in Athozai the middle education frequency is 3 and the Matric and FA/F.Sc is zero. The total frequency in middle education category is 10, Matric is 3 while FA/F.Sc is 1. The total literate respondents in the study area are 14 while 10 is in Middle, 3 is in Matric and 1 is in FA/F.Sc. The education level of the respondents of the study area is very weak. Only 14 respondents have

middle, matric and FA/FSc level education. The respondents claim that the cost of education in the past was very high and their parent cannot afford the cost of their education because of this, they cannot have obtained the education but now through BISP program their income was improved and now they have admitted their children in the school and they try how to improve the education level of their children which they have not gained in the past.

Kuwar (2021) argued that education play important role in the development of a country. Without education the development of a country is impossible. Both male and female education is necessary for household development while in the present study the majority respondents are uneducated whose percent is 6.2 and highest education level is only FA/FSc. Due to lack of education the targeted objective was not gained. So, it is necessary for the government to improve the education level of the respondents of the study area.

Table 5: Education level distribution of the respondents

Village name	Middle		Matric		FA/FSc		Total	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Suleman Khel	1	7.143	1	7.143	00	00	2	14.286
Khazana Bala	3	21.429	00	00	00	00	3	21.429
Afithozai	3	21.429	02	14.286	01	7.143	6	42.856
Athozai	3	21.429	00		00	00	3	21.429
Total	10	71.43	03	21.429	01	7.143	14	100

Source: Field survey 2024

Family Size Distribution

Table 6 shows the family size distribution of the respondents. According to table in Suleman Khel village in below-5 category the number of respondents is 2.6% while in 5-10 category the respondent number is 15.9% and in 11-15 category the respondent's frequency is 1.8% however in above 15 categories the respondents is only 0.4 percent but out of 100% the Suleman Khel frequency is 20.7%. In Khazana Bala village in below 5 categories the respondents number is 0.4% and in 5-10 category the sampled respondent number is 17.6% while in 11-15 category size the respondents number is 1.8% but in above 15 category family size the respondent is zero, however in total 100% the Khazana village coverage is 19.8.

Similarly, in Afithozai village in below 5 categories the respondents number is 6.2% and in 5-10 category the respondents' frequency is 18.9% while in 11-15 category the respondents number is 2.6 and in above 15 categories the respondent number is zero. However out of hundred, the Afithozai village coverage is 27.8 respondent. The total respondents in below 5 categories in Athozai is 3.5% and in 5-10 category the respondents number is 25.6% while in 11-15 category the respondent number is 1.8 and in above 15 category family size, the respondent number is 0.9%. Out of 100 the Athozai respondents' number is 31.7.

Out of 100% in below 5 family size category the total respondents' number is 12.8% while in 5-10 categories the respondents' number is 78%. Similarly, in 11-15 categories the respondents' number is 7.9% while in above 15 categories the sampled respondents' number is 1.3%. These family size is link with the total population, when the family size increases the population of the country increases which need more food for their survival but their land is fixed while uncultivated

land is leveled through shawls which increase the production of the crops for survival of food. Similarly, family sizes increasing also need more houses for their survival which adversely affect the agriculture land in the country. Family size increase has also advantages which provide labors to the nation and it also affects the human resource development. Day by day urbanization is occurred due to family size increasing which convert the agriculture land to urbanized communities. The study concludes that through family size increasing the population is increasing which hugely put pressure on the natural resource which create different problem in the world. Bitana et al. (2024) explained that family size has great association with the income, expenditure, saving and education of the children. Big family want more needs while less family size requires less need. The big family size expenditure is more than the small family size and they have no saving when they depend on their parents. They have more expenditure and they have less saving and less investment. In the present study the beneficial family income level was very low and they have less resource for investment for enhancing their income level. There the primary source was the BISP financial support and laboring in the study area. So their income level was less than their needs and they have no purchasing power for investment to improve their decision power in the study area.

Table 6: Family size distribution of the respondents

Village name	Family Size Categories								Total	
	Below- 5		5-10		11-15		Above 15			
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Suleman Khel	6	2.6	36	15.9	4	1.8	1	0.4	47	20.7
Khazana Bala	1	0.4	40	17.6	4	1.8	0	0.0	45	19.8
Afithozai	14	6.2	43	18.9	6	2.6	0	0.0	63	27.8
Athozia	8	3.5	58	25.6	4	1.8	2	0.9	72	31.7
Total	29	12.8	177	78.00	18	7.9	3	1.3	227	100

Source: Field survey 2024

Different Factors Effects on Decision Making of Household

The simple binary logistic regression empirical result is given below in details. The independent variables are age of beneficiary, Family size of beneficiaries, beneficiary children's education expenditure, beneficiaries' improvement of home ownership status, beneficiaries' family health expenditure improvement and beneficiaries clothing expenditure adequacy while the dependent variable is decision making of the women household. First, all variables were put in the model and model was run and only one variable was found significant and the remaining were found non – significant. Then simple binary logistic model was applied and checked all variables relationship with the decision making of the household one by one. The constant was excluded. Table 1 indicates different factors effect on decision making of the household of the respondents in the study area. The detail is given:-

Age of BISP Beneficiary Effect on Decision Making of Household

It is shown in the table1 that the age of beneficiary's coefficient value is .031, the odd ratio is 1.032 and the p value is .001 and it is highly significant. If one unit of the age increasing will be occurred

in beneficiary respondents then 3.1 percent increase will be occurred in odd ratio on decision making of the household. The odd ratio is the dependent variable and it shows that age play important role in the decision making of the household. The odd ratio, when equal to one then no increasing and decreasing will be occurred in the decision making of the household while when it more than one then, it shows the positive sign in the coefficient of the independent variable.

BISP beneficiaries age, influence decision making the younger and older people of the beneficiaries' community. Younger mostly think for education and future opportunities for their children. While older beneficiaries might focus on their food and basic need. So it clear that the age has great role in beneficiaries' fund utilization. The younger mostly use for education and for opportunities of their children. The present study also explain that beneficiaries' age has great influence on decision making of the household.

Shah and Shah (2023) told that age has great role in the development of a country. The people who have more age, they have more power in the decision making of the household. In the present also age have great role in decision making of the household in the study area. Aged person have male and female both have great power in the decision making of the household. Aged persons have more experience than the youth and they have observed many hurdles in the past.

Family Size of BISP Beneficiary Effect on Decision Making of Household

Similarly the coefficient value of the family size of the beneficiary is .171, the odd ratio value is 1.186, while the p value is .001. The result is highly significant. If one unit increase will be occurred in the family size of the beneficiary of BISP then 17.1 percent increasing will be occurred in the odd ratio of the household. It shows that family size increase has positive effect on the decision making of the household.

Family size can influence decision-making of the women in the household. The size is more, so, it need the more food and shelter and other resources. When the size of the family is more it want more finance for food and children education. So the beneficiaries mostly spend on food and did not on children education due to deficiency of BISP fund. Similar situation is also present study. The family size is less, so it want less food while the big size want more food and other thing. There they mostly use the fund on their children food while more fund is required by BISP.

Bitana et al. (2024) explained that family size has great association with the income, expenditure, saving and education of the children. Big family want more needs while less family size requires less need. The big family size expenditure is more than the small family size and they have no saving when they depend on their parents. They have more expenditure and they have less saving and less investment. In the present study the beneficial family income level was very low and they have less resource for investment for enhancing their income level. There the primary source was the BISP financial support and laboring in the study area. So their income level was less than their needs and they have no purchasing power for investment to improve their decision power in the study area.

BISP Beneficiary Children's Education Expenditures Improvement Effects

The Children education coefficient value is 1.862, the odd ratio value is 6.437, and the p value is .001. The result is highly significant. If one unit improvement will be occurred in the children education expenditure then 186.2 percent increase will occur in the odd ratio of the household decision making of the sampled respondent. It shows that children education status has great effect on the decision making of the household.

Di (2025) told that when the wives bargaining power increases then on children education the spending is decreases while total spending on children increases. The present situation in the study area is different. When the purchasing power of women increases then spending on children

education increases. They try to send their children to school to develop their families through education.

BISP Improvement of Home Ownership Status Effect on Decision Making of Household

The improvement of home ownership status coefficient value is 1.402, the odd ratio is 4.062, the significance value is .001. If one unit of the home ownership status improved then 140.2 percent increase will be occurred in the odd ratio of the household decision making. It shows that the house status improvement has great effect on decision making of the household.

It was noted that homeownership mostly affect the decision of the women. When they save the money and use in house construction. Through this way their decision making power is increases, in household matter. Similar situation is also present in the present study area. Through house construction and ownership their decision power is improved

BISP Family Health Expenditure Improvement Effect on Decision Making of Household

Its coefficient value is 1.477, the odd ratio value is 4.381, and the p value is .001. If one unit of the family health expenditure is improved then 147.7 percent changes will be occurred in the odd ratio of the household respondents. The result indicates that health status improvement effect has great effect on the decision making of the household in the study area.

BISP Clothing Expenditure Adequacy Effect on Decision Making of Household

The clothes expenditure adequacy coefficient value is 1.558, the odd ratio is 4.750, and the p value is .001. The result is significant. If one unit of clothes expenditure status is increased then 155.8 percent changes will be occurred in the odd ratio of the household respondent. The result shows that clothes expenditure status improvement has great effect on the decision making of the household. The Benazir income support program fund are paid to beneficiaries. Then it goes to all variables which improve the decision making of the household in the study area. The money come to the mention variables which push the decision make power of the household of the study area. The amount is low but it play great role in uplifting the economy of the country and decision making of the household. The fund money come to respondents which improve the purchasing power of the household. They spend that money on clothes, children education and health etc which affect the decision making of the respondents of the household in the study area.

Table 7: Different factors effects on decision making of the household of the sampled respondents in the Study area

Explanatory Variable	B	S.E	Wald	EXP(B)	95%C.I For EXP(B)		P-value
					Lower	Upper	
Age of BISP beneficiary	.031	.004	62.962	1.032	1.024	1.039	.001
Family size of BISP beneficiary	.171	.023	56.606	1.186	1.135	1.240	.001
Children education expenditure of BISP beneficiary	1.862	.269	48.021	6.437	3.802	10.901	.001
Improvement of home ownership	1.402	.197	50.460	4.062	2.759	5.981	.001
Family health expenditure improvement	1.477	.171	74.624	4.381	3.133	6.125	.001
Clothing expenditure adequacy	1.558	.183	72.201	4.750	3.316	6.804	.001

Problems and Constraints Faced to Respondents

Problems and constraints are hurdles which are faced to sampled respondents in the study area. It affects their income level as well as decision making of sampled respondents which affect the economic growth of the household. Table 8 shows problems and constraints which are faced by respondents. It is disclosed in the table that 99.6% respondents claim that the fund of the program in time is not available, while 0.4% respondents argued that the fund was available in time. The majority respondents do not obtain the fund in time and because of this their daily activities were affected which make hurdles for long run. Similarly, 98.7% respondents discussed that the fund was very short which does not fulfill the requirement of the daily basic needs, its improvement is required for enhancing the economic growth of respondents, while 1.3% respondents claim that the fund is sufficient. However, transportation system was recorded by 97.8% respondents. They claimed that the transportation system is not good and from long way they come on foot for receiving the fund while 2.2% respondents told that transportation system is good.

According to table 82.2% respondents told that household head did not allow for outside business while 17.8% respondents claim that they allow for business for outside the home. About 98.2% respondents claim that Parda is great hurdles which affect their activities outside the home. The project area people are religious mind, so, they do not allow their female outside the home for any activity while 1.8% respondents claimed that they have no hurdle for the Parda. About 98.2% respondents claim that, illiteracy is the great problem of the study area. Out of total only 6.17% respondents have only middle, Matric and FA/FSc level qualification. The remaining all are illiterate and they cannot read and write in any language. About 96.9% respondents told that there is no job opportunity in the study area. Majority people are unemployed and can do no work for the household development while 3.1% respondents told that job opportunity is good and they work in the other people house and earn the money which play great role in the development of their household economy. Similarly, 98.2% respondents argued that the environment for business is unfavorable while 1.8% investigated that the environment is suitable for business activity. About 83.3% respondents disclosed that the husband did not cooperate with them for outside the home work due to culture issue while 16.7% cooperate with them for outside the home work. About 99.1% respondents recorded that they face the culture issue in the study area. The people say that women are for the house while not for outside work. There the religious mind people are more focus on that and they want the women in Parda and not outside the home. Similarly, 0.9% respondents say that there is no culture issue. There the main problem is the low income. The people work as labor and earn the money.

Table 8: Problems and constraints were faced by respondents

Name of Problems and Constraints	Yes	%	No	%	Total	%
In time availability of fund	226	99.6	1	0.4	227	100
Shortage of fund	224	98.7	3	1.3	227	100
Transportation system	222	97.8	5	2.2	227	100
Husband permission for outside business	188	82.2	39	17.8	227	100
Hurdle of perda	223	98.2	4	1.8	227	100
Hurdle of illiteracy	213	93.83	14	6.17	227	100
Non availability of job	220	96.9	7	3.1	227	100
Unfavorable environment for business	223	98.2	4	1.8	227	100
Non-cooperation of husband	189	83.3	38	16.7	227	100
Culture Issue	225	99.1	2	0.9	227	100
Low income	225	99.1	2	0.9	227	100
Bad attitude by fund distributor	196	86.3	31	13.7	227	100

Conclusion

The study concludes that Benazir income support Program (BISP) was a best program for the decision making power of women enhancement. The women have provided the fund by BISP. This fund was utilized by women in different activities of daily life. The income, expenditure, saving were improved. Similarly, children education status, health status, clothes status etc. of the families were upgraded while these activities have also enhanced the decision making power of the household in the study of the women. Correspondingly after program the women decision making power was developed and now they lead each decision of the household. Majority problems were faced by women. Many time name were cut from the program list. Erstwhile the money met in late time and money was also deducted by staff. On the contrary, staff behavior was not found good. Whereas this program was highly appreciated by sampled respondents. They claimed that without this program the rural women decision making enhancement is impossible. They also found that the given money is very less than the requirement. They stated that this program has great effect on the elevation of poverty. On the basis of problems and finding the following recommendation were drawn for the enhancement of women decision making power in the study area. Fund of BISP should be increased for enhancing decision making power of the Women. Honest staff should be recruited in BISP for controlling the embezzlement in the fund. The fund should be provided to beneficiaries at their door step. On monthly basis the fund of BISP should be facilitated in the study area. Fund should be provided in time to beneficiaries in the study area. Justice should be provided in the distribution of BISP fund.

References

- Alem, Y., Hassen, S., & Köhlin, G. (2023). Decision-making within the household: The role of division of labor and differences in preferences. *Journal of Economic Behavior & Organization*, 207, 511–552. <https://doi.org/10.1016/j.jebo.2023.02.018>
- Arbab, S., & Taieb, M. (2023). Role of women in decision making: A case study of Pakhtuns of Tehkal, Peshawar, Pakistan. *Journal of Humanities and Social Sciences*.
- Arshad, M. (2011). *Does Money Matter for Women's Empowerment? A Study of the Benazir Income Support Program (BISP)*. <http://www.bisp.gov.pk/charts/FinalPaper/Does%20Money%20Matter%20for%20Women%20Empowerment.pdf>.
- Bitana, E. B., Lachore, S. T., & Utallo, A. U. (2024). The influence of household size on socioeconomic conditions of rural farm households in Damot Woyde District, Wolaita Zone, Southern Ethiopia. *Cogent Social Sciences*, 10(1), 2358153. <https://doi.org/10.1080/23311886.2024.2358153>
- Cheema, I., Farhat, M., Binici, M., Asmat, R., Javeed, S., & O'Leary, S. (2020, March). *Benazir Income Support Programme impact evaluation report*. Oxford Policy Management.
- Di, F. (2025). *Decision-making on household investment in children's education and fertility* (Major Paper No. 336). University of Windsor. <https://scholar.uwindsor.ca/major-papers/336>
- Elsevier. (n.d.). *Binary logistic regression*. ScienceDirect. <https://www.sciencedirect.com/topics/computer-science/binary-logistic-regression>
- Fritz, M., & Berger, P. D. (2015). *Improving the user experience through practical data analytics*. FT Press.
- Hassan T, Ahmad B, Bibi N (2016). To Assess the Role of Benazir Income Support Program in Achieving Food Security - A Case Study of Barikot, Swat, Pakistan. *J Bus Fin Aff*, 5, 218. doi: 10.4172/2167-0234.1000218

- Hussain, A. (2022) A Review Study on Women Involvement in Agricultural Farming Systems in Pakistan: Constraints and Problems. *Medicon Agriculture & Environmental Sciences*, 2, 47-56
- Jan, R., & Lone, M. A. (2024). The impact of women literacy education on the empowerment of women. *International Journal of Advance Research and Innovative Ideas in Education (IJARIIE)*, 10(6). <https://www.ijariie.com/FormDetails.aspx?MenuScriptId=213692>
- Khurshid, U., Khan, S., & Noreen, F. (2023). Effect of poverty on the academic performance of students at the university level in Azad Jammu and Kashmir. *Journal of Asian Development Studies*, 12(4). <https://www.jadsjournal.com/>
- Kuwar, P. R. (2021). Impact of education on economy. *Triyuga Academic Journal*, 2.
- Shah, F., & Shah, N. (2023). *Married women's decision-making power in rural vs urban households in Pakistan and its provinces* (Master's thesis). Graduate Institute of Development Studies (GIDS), Lahore School of Economics.