

Impact of Benazir Income Support Programme on Women Empowerment in Urban Area of District Mardan

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Abstract

The study has been carried out since 2025 in the district of Mardan. The primary objective was to investigate the impact of the Benazir Income Support Programme on women's empowerment in the study area. Two urban localities, Charsda Chowk and Baghdada, were selected based on the greater number of cases. The total number of cases was 100; Charsada Chowk had 40 beneficiaries, and Baghdada had 60 beneficiaries. A census survey was carried out in the study area. Through interviews, the respondents' schedule data were collected. Descriptive statistics and a simple binary logistic model were used for data analysis. SPSS was run for data analysis. The result indicates that 92 per cent of the respondents were illiterate. About 76 per cent of respondents were female-headed households. Husbands alive were found by 85 per cent of respondents. A simple binary logistic model was run. All factors, namely age, family size, children's education expenditure, improvement in home ownership, health expenditures, and cloth expenditures, had coefficient values of 1.273, 0.724, 1.740, 2.181, 1.711, and 0.400, respectively, and odd ratio values of 3.571, 2.062, 5.700, 8.857, 5.533, and 4.056, respectively. All factors' p-values were .001, highly significant at the .05 confidence level. The factors and the empowerment relationship were found to be positively and significantly related. If one unit change occurred in the coefficient of a factor, then the odds ratio would change accordingly. Based on the problems, the study recommends providing funds on time according to their requirements; increasing the cash amount; arranging online training on business in the study area; and providing funds at their doorstep.

Keywords: Impact, BISP, Women Empowerment, Urban Area, Mardan.

Introduction

There are so many programs launched in Pakistan to empower women. Among these programs, the Benazir Income Support Programme is the well-known program which was started by President Asif Ali Zardari in July 2008. The major objective was to improve women's empowerment. Since today, Benazir's income support programme has distributed funds to 9 to 10 million families in Pakistan. Initially, the amount was Rs. 1000, but after three months, it was upgraded to Rs. 13500 per beneficiary in Pakistan. This program also provides extra money for

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children's education, as well as medicine and Peanut butter, to pregnant women in each district of Pakistan (field survey).

Naushad et al. (2025) explain that the funds distributed by BISP to beneficiaries were spent on food, education, health, and clothing, thereby improving women's decision-making power in district Peshawar. Zia et al. (2025) argued that the Benazir program has enhanced women's decision-making power in District Peshawar. Similarly, Fatima (2025) found that this program has reduced women's poverty in the study area. Naushad et al. (2025) also found that the Benazir program has improved beneficiaries' incomes and educational levels.

Multiple studies were carried out for the BISP evaluation. All studies have shown that the Benazir Income Support Programme has enhanced women's power in Pakistan. Through this programme, the women's decision-making improved politically, economically, socially, and culturally. It has developed the family from a different angle. Before, no women engaged in business activities at home, but now some are starting businesses to increase their income.

Khyber Pakhtunkhwa consists of 27 districts. Among these districts, Mardan is well known in KPK. This programme is also running in the Mardan district. The total area is approximately 1,632 square kilometres. According to the Census 2017, the total population of Mardan is 2373061, while the urban population is 358604. Mardan consists of three tehsils: Mardan, Katlang, and Thakht Bai. The majority of the population depends on agriculture and business. A large sum was allocated to empower women. By BISP. To date, no study has been conducted to evaluate BISP in district Mardan, nor has any study examined the role BISP plays in empowering women. Keeping the aforementioned view in mind, the present study was conducted to investigate the Benazir Income Support Programme for the empowerment of women in District Mardan and to analyse the constraints and problems faced by BISP beneficiary women in receiving cash benefits.

Methodology

The study's universe is District Mardan, comprising three tehsils: Mardan, Katlang, and Thakht Bai. Mardan district is bordered by Sawabi to the east, Charsada to the west, Malakand to the north, and Nowshera to the south. The total area of Mardan district is 1632 Square Kilometres, and the total population according to the Census survey 2017 is 2373061, while the urban population is 358604. The majority of the population depends on Agriculture. Farmers mostly grow wheat, maize, sugarcane, vegetables, and fruits, while in some areas, tobacco is also a cash crop. The Benazir Income Support Programme also provides funds to empower women in District Mardan. There are three tehsils in Mardan District: Mardan, Katlang, and Thekht Bai. On a random basis, Mardan tehsil was selected. Purposefully, two urban localities, namely Gulbahar Mahala from Charsad Chowk and Baghdada, were selected, and a census survey was carried out. The total beneficiaries in Gulbahar Mahala were 40, and in Baghdada, 60. The total number of respondents was 100. Through the interview schedule, data were collected from the respondents. After the data collection questionnaire was edited, the data were entered into the computer, and SPSS was run; descriptive statistics and a binary logistic regression model were used for data analysis. The binary logistic regression model is given below:

Binary Logistic Regression Model

Model: Binary logistic regression is the appropriate statistical method for analysing the effect of cash transfers on women's empowerment.

Model

The binary logistic regression is the appropriate statistical method when analyzing the effect of cash transfers on women's empowerment if outcome variable (women empowerment is binary). The binary logistic regression equation in standard notation is given below:

$$\log\left(\frac{P_i}{1 - P_i}\right) = \beta_0 + \beta_1\chi_{1i} + \beta_2\chi_{2i} + \beta_3\chi_{3i} + \beta_4D_{1i} + \beta_5D_{2i} + \beta_6D_{3i} + \beta_7D_{4i} + \dots$$

Model Specification

$$\begin{aligned} \log\left(\frac{P(\text{Women empowerment} - 1)}{1 - P(\text{Women Empowerment} - 1)}\right) \\ = \beta_0 + \beta_1(\text{Age}) + \beta_2(\text{Family Size}) + \beta_3(\text{E Children education}) \\ + \beta_4\text{Home status} + \beta_5\text{family health} + \beta_6\text{Clothing Expenditure} \end{aligned}$$

- a. Dependent Variable
Y_i = Women empowerment in HHousehold (Yes = 1, No = 0)
- b. Independent Variable
 - 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)
 - 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

Age play great role in the development of the country. The Pakistan population is absolutely 25 core. The majority population is consisted of young one which demand for employment. Table 1 indicates the age distribution of the sampled respondents in the study area. In Gulbahar Mahala locality the total respondents is 40 percent. Out of 40 percent in 18-28 age category the respondents frequency is 8 percent, in age category 28.1-38 is 14 percent, however in age category 38.1-48 is also 14 percent while in 48.1-58 age category the frequency is 4 percent and above 58 age category the frequency is zero. Similarly in Baghdada locality the total respondents is 60 percent. Out of 60 percent 6 percent frequency is fell in age category 18-28, 25 percent is in age category 28.1-38 while in age category 38.1-48 the frequency is 19 percent, however in 48.1-58 age category is 5 percent and in above 58 age category is also 5 percent. Out of 100 percent in age category 18-28 is 14 percent, 28.1-38 is 39 percent, in age category 38.1-48 the respondents number is 33 percent, while in age category 48.1-58 is 9 percent and above 58 age category the respondent's frequency is 5 percent. The highest frequency is fell in age category 28.1-38 which is followed by 38.1-48 age category. The lowest frequency is fell in above 58 age category which

is followed by 18-28 age category. The study concludes that the majority respondents are mature and capable for work.

Table 1: Age distribution of the sampled respondents in the study area

Area	Age categories (Years)										Total	
	18-28		28.1-38		38.1-48		48.1-58		Above 58		F	%
	F	%	F	%	F	%	F	%	F	%		
Gulbahar Mahala	8	8.0	14	14.0	14	14.0	4	4.0	0	0.0	40	40.0
Baghdada	6	6.0	25	25.0	19	19.0	5	5.0	5	5.0	60	60.0
Total	14	14.0	39	39.0	33	33.0	9	9.0	5	5.0	100	100

Source: Field survey 2026

BISP Beneficiary Status of Household Head

Household head is the leader of the household which perform duty as leader and supervised each work of the household. Table 2 indicates the BISP household head distribution of the sampled respondents in the study area. In Gulbahar Mahala the female household frequency is 34 percent and male is 6 percent out of 40 percent. In Baghda the female is 42 percent while male is 18 percent out of 60 percent. Out of 100 the female head household is 76 percent while the male headed Household frequency is 24 percent.

Hellwig et al (2023) found statistically significant differences in mDFPS by household headship among reproductive age women in 32 of the 59 countries, with higher mDFPS among women living in MHH in 27 of these 32 countries. We also found large gaps in Bangladesh (FHH = 38%, MHH = 75%), Afghanistan (FHH = 14%, MHH = 40%) and Egypt (FHH = 56%, MHH = 80%). mDFPS was lower among married women with the partner living elsewhere, a common situation in FHH. The proportions of women with no sexual activity in the last six months and who did not use contraception due to infrequent sex were higher in FHH.

Table 2: BISP households head distribution of the Sampled Respondents in the Study Are

Area	Female-Headed HH		Male-Headed HH		Total	
	Frequency	%	Frequency	%	Frequency	%
Gulbahar Mahala	34	34.0	6	6.0	40	40.0
Baghdada	42	42.0	18	18.0	60	60.0
Total	76	76.0	24	24.0	100	100.0

Source: Field survey 2026

Marital Status of the Sampled Respondents

Table 3 shows the marital status of the sampled respondents in the study area. According to table 3 in Gulbahar Mahala urban localities the husband alive coverage is 38 percent while widow is 2 percent out of 40 percent. Similarly in Baghdada urban localities, the husband alive is 47 percent

while the widow is 13 percent out of 60 percent. Out of 100 percent the total alive husband is 85 percent while 15 percent are widow and their husband have been died.

Table 3: Marital Status of the household head of the sampled respondent in the study area

Area	Husband Alive		Widow		Total	
	Frequency	%	Frequency	%	Frequency	%
Gulbahar Mahala	38	38.0	2	2	40	40.0
Baghdada	47	47.0	13	13	60	60.0
Total	85	85.0	15	15.0	227	100

Source: Field survey 2026

Literacy Status

The person who can read and write can be consider literate. Literacy play important role in the development of the country. The illiterate person wage is very low while the literate wage is more than the illiterate. Table 4 indicates the literacy status of the sampled respondents in the study area. In Gulbahar Mahala locality 38 percent is illiterate while literate is 2 percent out of 40 percent. In Benazir beneficiaries in Baghdada urban localities the illiterate coverage is 54 percent respondents and literate is 6 percent out of 60 percent. The total illiterate women in the study area is 92 percent while literate is 8 percent out of 100 percent. The table shows that the majority beneficiaries' women are illiterate. The literate women utilized the money very well in the business activities while illiterate women face some problems in its utilization. Education is very important figure for enhancement of country economy. Abdullah et al. (2019) carried out a study in Layyah in Punjab district. Through interview schedule data were collected from 500 teacher and 10 managers, supervisors' administrator of literacy center at district Layyah. The result shows that government started different project to improve the literacy rate of the districts. The study finally recommend that to revise the curriculum and give teacher training in the field of literacy and non-formal education. It shows that literacy play important role in the country development. Therefore the government each year spent huge amount on education development. Without education the development of the country is impossible. Similarly situation is also in district Mardan. Different schools, colleges and universities were constructed for enhancing the education system for the improvement of literacy.

Table 4: Distribution of Literacy Status of the Sampled Respondents in the Study Area

Area	Illiterate		Literate		Total	
	Frequency	%	Frequency	%	Frequency	%
Gulbahar Mahala	38	38.0	2	2.0	40	40
Baghdada	54	54.0	6	6.0	60	60
Total	92	92.0	8	8.0	100	100

Source: Field survey 2026

Distribution of Family Size

Family size affect the development of the family. When family is increasing it want more food, water and shelter while on the other side it improve the labors of the family. The train and educated labors earn more on daily basis. Table 5 shows the family size distribution of the sampled

respondents in the study area. According to table in Gulbahar Mahala in below-5 family size category the respondents frequency is 2 percent while in 5-10 size the frequency is 32 percent, similarly in 11-15 size category the respondents frequency is 6 percent out of 40 percent. However in Baghdada localities in below -5 category the respondent number is 7 percent, in 5-10 family size the respondent number is 51 percent while in 11-15 family size category the respondents number is 2 percent out of 60 percent. Out of 100 percent in below -5 size category the respondent number is 9 percent while in 5-10 family size category the respondents number is 83 percent and in 11-15 family size category the respondents frequency is 8 percent. The highest number was found in 5-10 family size category, 83 percent which is followed by below-5 size family category in the study area. The lowest number was found in 11-15 family size category which is followed by below-5 size family category. Tripathi (2020) reported that higher level economic development try to reduce the family size. The higher family size demand more food and resources in India which create food crisis and other problems in the country. The government mostly focus on the balance of family size and work. If there is balance between work and family size then the country economic growth upward. Similar situation is in district Mardan. The government try to reduce the family growth to establish normal family to solve the problems easily. The owner of the household try in Shekh Multhoon to give to those people whose family size is less. and normal. So the study concludes that to keep the size normal and balance according to their resources.

Table 5: Family size distribution of the sampled respondents in the study area

Area	Family Size Categories						Total	
	Below- 5		5-10		11-15		Frequency	%
	Frequency	%	Frequency	%	Frequency	%		
Gulbahar Mahala	2	2.0	32	32.0	6	6.0	40	40.0
Baghdada	7	7.0	51	51.0	2	2.0	60	60.0
Total	9	9.0	83	83.00	8	8.0	100	100

Different Factors Impacting Women's Empowerment

Age Impact on Women's Empowerment

According to the table, the coefficient for respondents' age is 1.273, the odds ratio is 3.571, and the p-value is .001. The result is highly significant, and if one unit of age increases, the odds ratio will change by 127.3 per cent to 3.571. The results show that age increase is positively associated with women's empowerment. Age plays a significant role in empowering women. Age increases improve women's experience and empowerment.

Family size of Beneficiary

The coefficient for family size of the beneficiary is 0.724, the odds ratio is 2.062, and the p-value is .001. It shows that the result is highly significant. If one unit of family size is increased, then 72.4 per cent changes will occur in the odds ratio of 2.062. The family size increase has a positive relationship with women's empowerment. An increase in family size is positively associated with women's empowerment.

Children's Education Expenditure

The coefficient of children's education expenditure is 1.740, and the odds ratio is 5.700, while the p-value is .001. The result is highly significant: if a one-unit increase in children's education occurs, the odds ratio will change by 174 per cent to 5.700. So, children's education expenditure also increases the beneficiary's empowerment in household matters.

Improvement of Home Ownership

The improvement of the home ownership coefficient value is 2.181, the odds ratio is 8.857, the p value is .001, and the result is highly significant. If one unit of improvement in home ownership increases, then a 218.1 per cent change in the odds ratio will occur from 8.857 to 27.8. It indicates that increased home ownership empowers women in the study area, which is a good sign for the project area's development.

Family health expenditure

Family health expenditure coefficient value is 1.711, the odds ratio is 5.533, and the p value is .001. The result is highly significant; if one unit of family health expenditure is increased, the odds ratio will change by 171.1 per cent from 5.533. The study shows that family health expenditure is positively associated with women's empowerment in the study area. The money comes from the Benazir fund, which is provided to women. They spend this money on family health, which improves the empowerment of women in the household.

Clothing expenditure adequacy

The clothing expenditure adequacy is 1.400, the odds ratio is 4.056, while the p-value is .001. The result is highly significant: a 1-unit increase in clothing expenditure results in a 140 per cent change in the odds ratio. It shows that clothing expenditure adequacy also has a positive relationship with women's empowerment in the study area.

All variables show that BISP has a positive relationship with women's empowerment in the study area. The BISP grants money to people in the study area, and they spend it on various items for daily life, which improve women's empowerment in the urban area of District Mardan.

Table 6: Different factors impact on women empowerment of the household of the sampled respondents in the Study area

Explanatory Variable	B	S.E	Wald	EXP(B)	P-value
Age of Respondents	1.273	.302	17.724	3.571	.001
Family size of BISP beneficiary	.724	.129	31.308	2.062	.001
Children education expenditure of BISP beneficiary	1.740	.343	25.771	5.700	.001
Improvement of home ownership	2.181	.399	29.925	8.857	.001
Family health expenditure improvement	1.711	.281	37.182	5.533	.001
Clothing expenditure adequacy	1.400	.263	28.305	4.056	.001

Table 7: Problems and constraints were faced by sampled respondents in the study area

Name of Problems and Constraints	Yes	%	No	%	Total	%
In time Availability of Fund	100	100	0	0	100	100
Shortage of Fund	100	100	0	0	100	100
Transportation system	89	89	11	11	100	100
Hurdle of Parda	100	100	0	0	100	100
Hurdle of Illiteracy	96	96	4	4	100	100
Non availability of Job	100	100	0	0	100	100
Unfavourable Environment for Business	94	94	6	6	100	100
Non Cooperation of Husband	100	100	0	0	100	100
Culture Issue	98	98	2	2	100	100
Low income	98	98	2	2	100	100
Bad Attitude by Money Distributor	96	96	4	4	100	100

Table 7 shows the problems and constraints faced by sampled respondents in the study area. According to the table, 100% respondents claimed that the fund is not available in time, while 100% respondents reported the shortage of funds. However, 89% respondents claimed the transportation system was not proper, while 100% respondent claim the hurdle of parda, and 11% reported that there was no hurdle of parda in the study area. Similarly, 96 % respondents claim the hurdle of illiteracy, while the 4% respondents said that there were no problems with illiteracy. Hundred per cent of respondents prefer the non-availability of a job. Similarly, 94% respondents reported the unfavourable environment for business activity in the study area, while 6% did not comment on the environment for business in the study area. Hundred per cent of respondents reported the non-cooperation of husbands with household matters in the study area. However, 98% respondents claimed the culture issue, while 2% have no claimed no culture issue. Low income was reported by 98%, while a bad attitude by the money distributor was claimed by 96% respondents in the study area.

Conclusion and Recommendations

The study concludes that the Benazir Income Support Programmes have properly supplied the cash money to women for enhancing their empowerment in the study area. All beneficiaries have spent on different items, namely on children's education, food items, clothes, house status, and health, which have improved their empowerment in the study area. Now they exercise their power in each activity of the house and play a great role in the development of the family. Every member of the household gives respect to them due to the availability of cash money from the Benazir Income Support Programme. They face some problems in receiving the cash. Sometimes they stop the fund, and the money is not available in time, which badly affects their investment activities in the study area. On the basis of problems the study recommend that to provide money in time according to their requirement; cash amount is less than the requirement, so it should be upgraded for enhancement of investment in the area; Similarly training should be arranged for on line business in the study area; cash should be provided at their door while cash should be provided on monthly basis to beneficiary of the study area.

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