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ISSN (Online): 3007-1038
Pages: 1–10
DOI: 10.55737/rl.2025.43088
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Impact of BISP on Household Decision Making of Women in District Bahawalnagar

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Abstract: Social safety nets play a crucial role in reducing poverty and promoting social inclusion by providing financial assistance to vulnerable populations. BISP aims to alleviate poverty, improve access to healthcare, and enhance living standards among disadvantaged women through regular financial support. This study evaluates the impact of the Benazir Income Support Program (BISP), an unconditional cash transfer initiative, on the socio-economic welfare and decision-making capacity of women in District Bahawalnagar. The research adopts a quantitative approach to assess the program's effects before and after implementation. Key welfare indicators analysed include monthly household expenditures, children's education, food and clothing affordability, and women's participation in social and financial household decision-making. Data were collected through structured interviews using a standardized questionnaire, with a sample of 384 BISP beneficiaries. Statistical analysis was performed using SPSS software, employing Chi-square tests to examine relationships between variables and T-tests for comparative analysis of pre- and post-program outcomes. The results indicate a significant positive impact of BISP on women's socio-economic status, particularly in enhancing their role in household decisions. The study concludes that BISP contributes meaningfully to women's empowerment and improved welfare in low-income communities.

Key Words: BISP, Social Safety Nets, Women Empowerment, Unconditional Cash Transfer, Poverty Alleviation, Socio-economic Welfare

Introduction

The Social Safety Net program is a continuous effort to reach out to poor and marginalised people in order to maintain their social harmony by resource distribution with the aim of reducing poverty. The government of Pakistan introduced various social safety net programs, which include the BISP, Pakistan Bait-ul-Mal, Social Security, Workers Welfare Fund, Ehsaas Kafaalat and Ehsaas Amdan programs, which are important Initiatives to support disadvantaged households, raise them out of poverty and empower women in their household autonomy (Mumtaz & Whiteford, 2017).

The term decision making is defined as;

The process to choose a plan of action among two or more alternatives and find the best possible solution for a particular problem, the one that most closely fits our objectives, goals, preferences, values, and other considerations.

Women frequently bring distinctive viewpoints and life experiences to the table when making decisions. The significance of women's decision-making in influencing communities, economies, and cultures cannot be emphasized. Diverse viewpoints during decision-making processes result in more thorough and efficient solutions. Policies that promote a more equitable division of household duties include those related to parental leave and childcare assistance. Women are more likely to participate in decision-making processes both within and outside the home when they receive the assistance they need to manage job and family responsibilities (Jamal, 2010).

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Citation: Zia, L., Sattar, H. I., & Batool, S. (2025). Humor as a Hidden Strength: A Positive Predictor of Student Growth. *Regional Lens, 4*(3), 1-10. https://doi.org/10.55737/rl.2025.43088

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With the goal of boosting maternal health and achieving the objectives connected to maternal health and decision-making, it is also suggested that improving financial and physical access to these services is essential (World Bank, 2011). Giving this transfer directly to women will empower them by enhancing their economic and social control inside the household, which will impact more than just household decisions. At the core of BISP is the idea that giving women the direct benefit of financial transfers will increase their control over how households allocate their resources and thus empower them generally. If women received more outside income, their share of the household's total income would increase, giving them greater power within the household (Iqbal, 2021).

Objectives

This study is to inspect the role of BISP in the decision-making of women in their households.
The Main Objective of the study is;

- To examine the impact of BISP on the role and level of involvement of beneficiary women in household decision-making

Significance of the Study

Many women in Pakistan encounter institutional obstacles to empowerment, including poverty, restricted access to resources, and gender prejudice. Rising inflation has exacerbated their plight, sometimes denying them even fundamental rights of decision-making in the family structure. By providing a sustainable means that not only gives financial help but also elevates the status of women in their homes and societies, BISP tries to solve these problems (Naseer et al., 2021).

This research offers evidence that can guide policy-makers and program designers on how targeted financial assistance can deepen women's empowerment. By comparing BISP recipients' say in household choices at two moments—just prior to and a short time after their cash transfers begin—it sheds light on the extent to which social safety nets can alter bargaining dynamics within the family. Rather than being merely transactional, this case shows that cash transfers can serve as a catalytic resource. Accordingly, the findings reinforce the case for integrating gender analysis into all stages of welfare design, so that social equity, and therefore more equitable economic growth, remain defining features of the development agenda in Pakistan.

Methodology

The study adopted a quantitative research design, adopting an exploratory approach to examine the impact of the Benazir Income Support Program (BISP) on women's decision-making within their households. To investigate the nature of relationships among key variables, hypotheses were formulated and tested. A systematic random sampling technique was utilized to ensure representative selection, resulting in a sample size of 384 beneficiaries drawn from a total population of 127,605 registered recipients.

A pilot study with 25 participants was carried out ahead of the full data collection to verify the research instrument's reliability and validity. During this pre-testing phase, we evaluated the questionnaire's clarity, consistency, and accuracy, confirming that it functioned effectively for the target population.

Data were analysed using the Statistical Package for Social Sciences (SPSS), including the Chi-square test to determine the association between categorical variables. These analyses facilitated a comprehensive assessment of BISP's impact on various dimensions of women's decision-making capabilities.

Results and Discussions

This section of the research paper discusses the overall profile of the respondents, including their socioeconomic status. The impact of BISP and the results of the research are presented in this section.

Table 1

Socio Economic Attributes of Beneficiaries

Age Group of Respondents	Frequency	Percentage
21-30y	85	22.1%
31-40y	193	50.3%
41-50y	58	15.1%
Above 50	48	12.5%
Occupation		
Labour	186	48.4%
Barber	20	5.2%
Farmer	162	42.2%
Any other	16	4.2%
Marital Status		
Married	257	66.9%
Widow	69	18%
Divorced	58	15.1%
Family Type		
Nuclear family	102	26.6%
Joint Family	230	59.9%
Extended family	52	13.5%

Table 1 shows that respondents aged 21-30 years were 22.1% (85). Half of the respondents, 50.3% (193), belong to the age group of 31-40 years. Less than one third, 15.1% (58), of respondents belong to the 41-50years age group, and 12.5% (48) of respondents belong to the above 50 age group.

The above table reveals that most of spouses of respondents was Labourer with percentage of 48.4% (186), farmer with the percentage of 42.2% (162), barber has 5.5% (20) percentage and 4.2% (16) are in any other group.

The results show that the majority of respondents were married, with a percentage of 66.9% (257), while 18% (69) were widows and 15.1% (58) were divorced. Decision-making is significantly influenced by one's marital status, and women may be motivated to change their status in order to have more control over their lives.

The majority of respondents were living in a joint family, their percentage was 59.9% (230). The remaining respondents were in nuclear and extended family, where the nuclear family has a higher percentage of 26.6% (102), and the extended family has 13.5%(52) of respondents.

Table 2

To Assess the Involvement of Beneficiaries in their Household Decision Making

	Yes	No
Do you participate in household decision-making?	289(75.3%)	95(24.7%)
In a household, would you be authorised to make decisions for your household?	240(62.5%)	144(37.5%)
Do you decide how to spend the cash you get from BISP?	178(46.4%)	206(53.6%)
Do you decide whether your child will be taken to a health facility for health care when s/he is sick?	134(34.9%)	250(65.1%)
Do you decide about the schooling of your child?	178(46.4%)	206(53.6%)
Do you prioritise and make decisions about budgeting and financial matters within the household?	132(34.4%)	252(65.6%)
Do external factors like socioeconomic status and education affect your decision-making?	302(78.6%)	82(21.4%)

Participate in household decision-making

Participation in household decision making demonstrates that the majority of respondents, 75.3% (289), were participating in household decision making, and 24.4% (95) were not participating in household decision making. Women are essential to the well-being of the family. They are essentially viewed as the potential mothers and homemakers. Therefore, it has been determined that one of the key elements that could have an impact on the family's well-being is the decision-making authority of women inside the family (Safilios, 1983).

Authorization in Decision Making

The authorization of respondents in their household decision making a percentage of 62.5% (240) had the authority for authorization of household decision making while 37.5% (144) had no authorization of household decision making. The empowerment of women to make decisions not only improves their sense of self but also advances social justice and human rights. Accepting the opinions of women into decision-making not only advances gender parity but also produces more thorough and efficient answers to the many problems facing our modern society (Majlesi, 2016).

Spending of BISP Cash

The decision-making about the spending of BISP cash shows that half of the respondents, 53.6 % (206), did not decide about the usage of the money they received from BISP, and 46.4% (178) of respondents decided about the usage of the money they received from BISP.

Health Care for Children

Children will be taken for health care to a health facility when s/he is sick. The results show that more than half of respondents, 65.1% (250), were not supposed to take their sick child to health care, while 34.95% (134) were supposed to take their child to health care.

Schooling of a Child

Half of the respondents, 53.6% (206), were not involved in deciding about the schooling of their child, and 46.4% (178) were involved in deciding about the schooling of their child.

Household Decision Making

Participation in household decision making demonstrates that the majority of respondents, 75.3% (289), were participating in household decision making, and 24.4% (95) were not participating in household decision making.

Effect of External Factors

The effect of external factors on decision making shows that one third, 78.6% (302), of respondents had an influence of external factors like socio-economic status and education on their decision making, while 21.4% (82) had no influence of external factors. Gender roles and behaviors are frequently determined by social and societal expectations, which can restrict the autonomy of women. Women's participation in decision-making processes outside the home may be restricted by traditional notions about their duties as career women and homemakers (Princewill, 2017).

Table 3

To Check the Level of Involvement of Women in Decision Making before the Cash Transfer of BISP

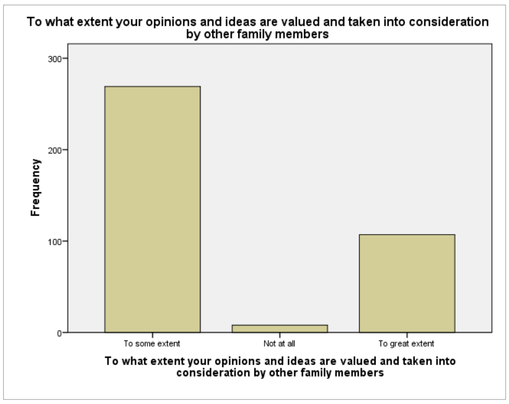
		To some extent	Neutral	To a great extent
To what extent are your opinions and ideas valued and taken into consideration by other family members?	Before	269(70.1%)	8(2.1%)	107(27.9%)
	After	178(46.4%)	8(2.1%)	198(52.5%)
To what extent were you encouraged or supported by your family in the social decision-making of the household?	Before	257(66.9%)	18(4.7%)	109(28.4%)
	After	179(46.6%)	9(2.3%)	196(51%)
To what extent, as a beneficiary, did you consult on matters related to education and healthcare for the family?	Before	279(72.7%)	5(1.3%)	100(26%)
	After	191(49.7%)	5(1.3%)	197(51%)
To what extent can you make quick decisions when necessary without seeking others' input?	Before	263(68.5%)	17(4.4%)	104(27.1%)
	After	236(61.5%)	17(4.4%)	131(34.1%)

		To some extent	Neutral	To a great extent
To what extent are you making major purchase decisions within the household?	Before	290(75.5%)	6(1.6%)	88(22.9%)
	After	274(71.4%)	6(1.6%)	104(27.1%)
To what extent do you feel that your decision-making is valuable?	Before	271(70.6%)	0	113(29.4%)
	After	271(70.6%)	0	113(29.4%)
To what extent do you see your involvement in household decision-making?	Before	268(69.8%)	5(1.3%)	111(28.9%)
	After	241(62.8%)	5(1.3%)	139(36%)
To what extent do you feel empowered and confident in your decision-making abilities within your household?	Before	290(75.5%)	3(0.80%)	91(23.7%)
	After	250(65.1%)	3(0.80%)	131(34.1%)
To what extent do you consider the impact on your own well-being while making a decision?	Before	267(69.5%)	11(2.9%)	106(27.6%)
	After	257(66.9%)	11(2.9%)	116(30.2%)

Opinions and Ideas Consideration

The opinions and ideas are valued and taken into consideration by other family members shows that around one third of respondents 70% before BISP cash have to some extent value of their ideas and opinion by other family members 27.9% has great extent consideration by other family members while after BISP cash their values and opinions consideration increased to 52.5% in great extent.

Before



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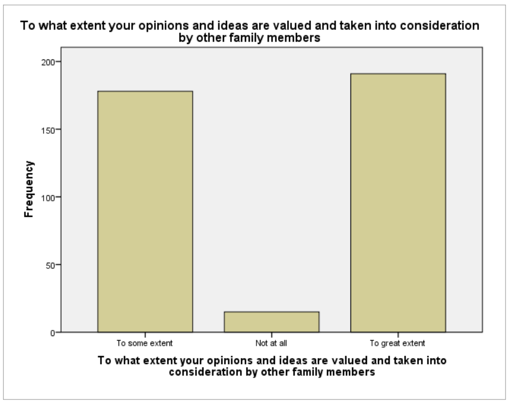
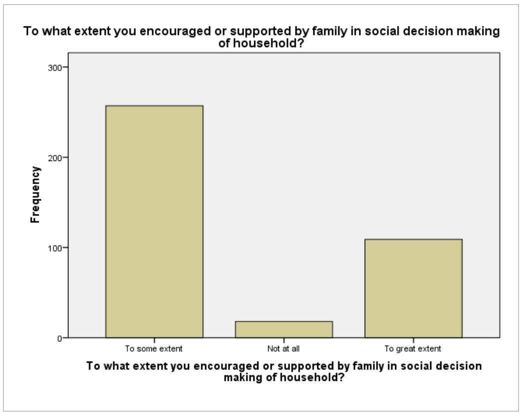


Encouragement or support

Encouragement or supported by family in social decision making of household shows that more than half of respondents 66.9% before BISP cash has to some extent of encouragement and support by family in social decision making of household 28.4% has to great extent encouragement or support and encouragement while this percentage increased to half of respondents 51% in great extent of their encouragement and support by family in social decision making.

Before



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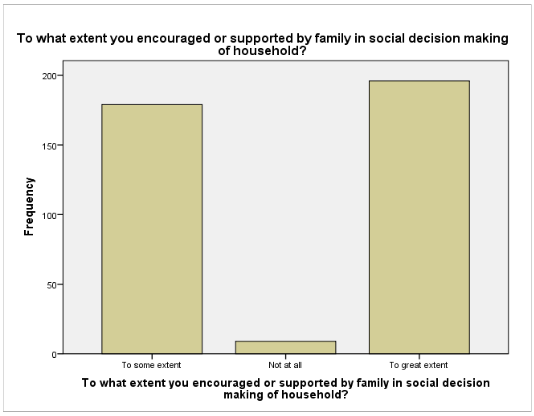
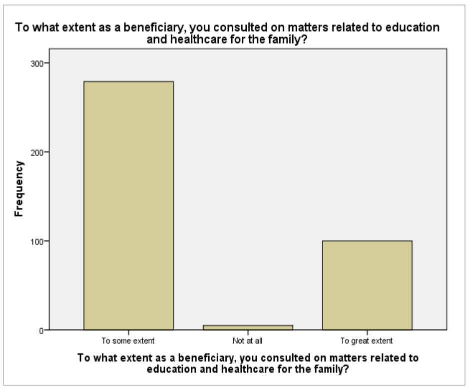
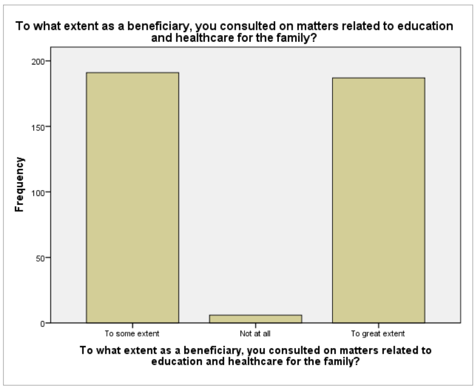


Consultation Regarding Education and Healthcare

Consultations on matters related to education and healthcare for the family show that around one third of respondents, 72.7% before BISP cash, consulted to some extent on matters related to education and healthcare for the family, while this percentage increased 51% to a great extent in their consultations on healthcare and education of the family.

Before **After**

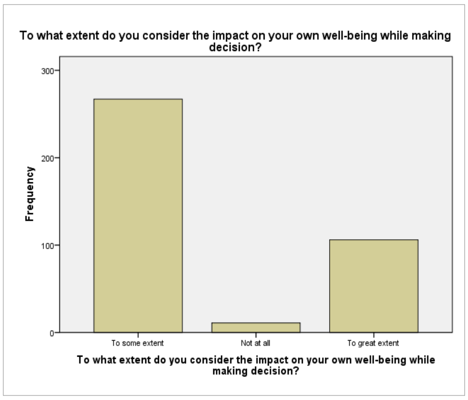


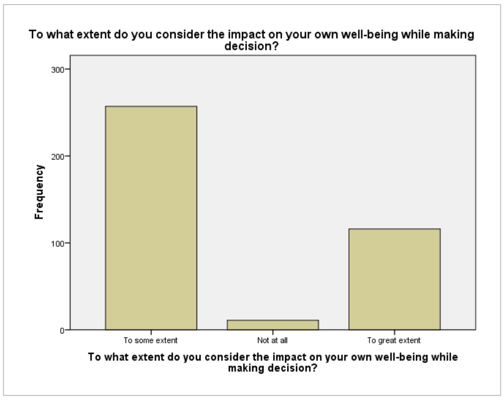


Impact on their Own Well-Being

The impact on their own well-being while making a decision shows that more than half of respondents, 69.5% before BISP cash, consider the impact on their own well-being while making a decision, and 27.6% have a great extent, after BISP cash, to a great extent, increased to 30.2% impact on their well-being while decision making.

Before **After**

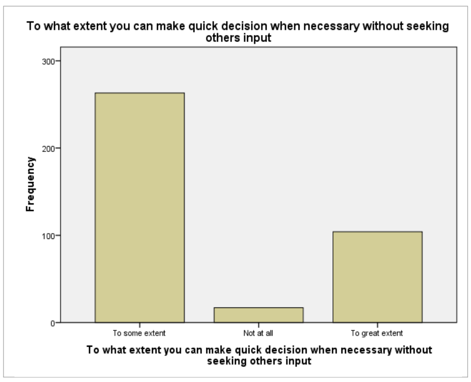


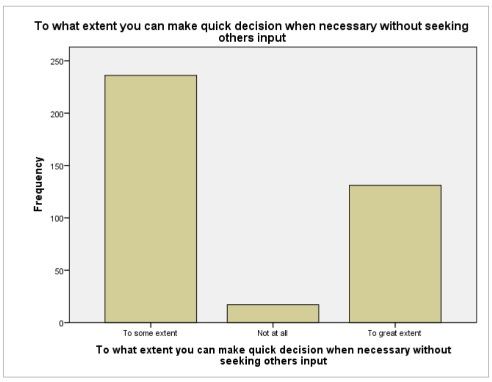


Necessary

Making quick decisions when necessary without seeking others' input shows that 68.5% to some extent, can make quick decisions when necessary without seeking others' input, while 27% have a great extent. After BISP cash, this percentage increases to 34% to a great extent, where respondents can make quick decisions when necessary without seeking others' input.

Before **After**

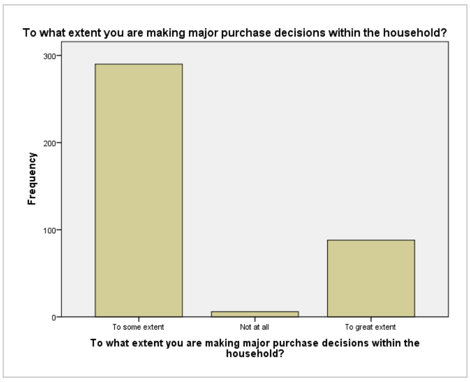




Major Purchase Decisions

Making major purchase decisions within the household shows that before BISP cash, one third of respondents to some extent can make major purchase decisions within the household, while 22.9% have a great extent. After cash, 27% of respondents can make major purchase decisions within the household to a great extent, and 71.4% to some extent.

Before

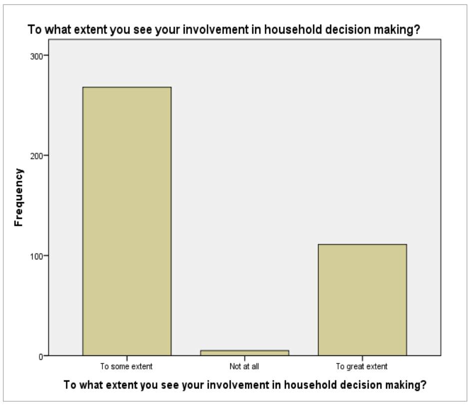


After

Involvement in Household Decision Making

The results show that before the cash transfer, 69.8% of respondents to some extent can see their involvement in household decision making, and 28.9% to a great extent. After the cash transfer, 36% of respondents can see their involvement in household decision making to a great extent, and 62.8% to some extent.

Before



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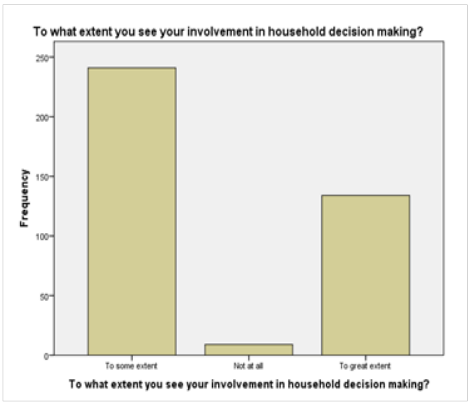
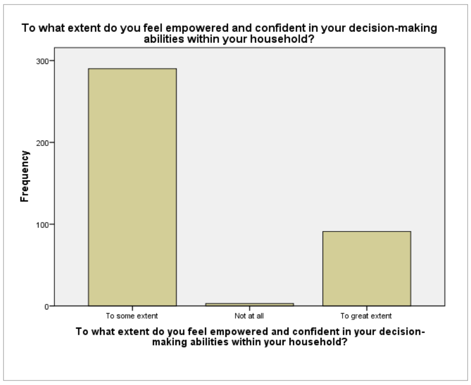


Confident in Decision-Making

Empowerment and confident in decision-making abilities within your household shows that majority of respondents 75.5% to some extent and 23.7% to great extent feel empowered and confident in decision-making abilities within household while after BISP cash 34.1% to great extent and 65.1% to some extent feel empowered and confident in decision making abilities within household.

Before



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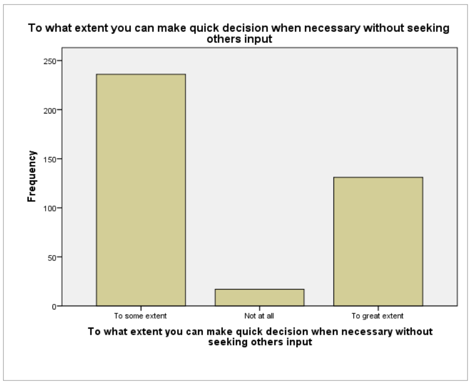

Table 3
Bivariate Analysis
Hypothesis 01: There is an association between the family type of respondents and their household decision-making

Family Type * In the household, you would be authorised to make decisions for your household? Cross tabulation			
Family Type of respondent	In a household, would you be authorised to make decisions for your household?		
	Yes	No	Total
Nuclear Family	54(52.9%)	48(47.1%)	102(100%)
Joint Family	159(69.1%)	71(30.8%)	230(100%)
Extended Family	27(51.9%)	25(48.1%)	52(100%)
Total	240(62.5%)	144(37.5%)	384(100%)
Chi-square: .001 Sig. value:16.77	Gamma value: .110	Sig. value:.155	

The chi-square value .001 shows a statistically significant relationship between Family type and Household authorisation of respondents in their household decision-making. If we look at the content of the table, it clearly shows that family type has a direct association with decision-making. The gamma value is .110, which means that there is a positive relationship between the two variables. The nuclear family has less impact on decision-making, while the joint family has a strong impact on the household decision-making of respondents. Women's decision-making authority is clearly related to the context in which they live. Rural women have less said in their decisions, as compared to urban women, who report that elder members of their family and husband have a predominant role in household decisions.

Table 4
Hypothesis: There is an association between the Marital status of respondents and their household decision-making

Marital Status * In the household, you would be authorised to make decisions for your household? Cross tabulation			
Marital status	In household you would be authorized to make decision for your household?		
	Yes	No	Total
Married	162(63.0%)	95(37.0%)	257(100%)
Widow	38(55.1%)	31(44.9%)	69(100%)
Divorced	40(69.0%)	18(31.0%)	58(100%)
Total	240(62.5%)	144(37.5%)	384(100%)
Chi-square: .261 Sig. value:2.690	Gamma value: -.002	Sig. value:.987	

In this table 4 chi-square value .261 shows not a statistically significant relationship between Marital Status and Household authorization of respondents in their household decision making. This result is not significant as the value is not less or equal to designated level (.05). Gamma value is -.002 and it means that there is negative relationship between the two variables. Null hypothesis that asserts the two variables are independent of each other is accepted. Marital status of respondent either married, widow and divorced has no significant effect on authorization of household decision making. Though married women participate in shared decision-making, older unmarried, divorced and widow enjoy a significant amount of autonomy over their own decisions.

Conclusion

It is concluded by the result that BISP has an impact on the decision making o women in their household. The majority of women have the participation to some extent in their household decision making. The research reveals that women's participation in household decisions has increased moderately. While they may not have full autonomy, their opinions are now more frequently considered in family discussions, particularly regarding social and community-related decisions. The cash assistance has played a role in enhancing their influence, enabling some women to make independent choices, especially in urgent or everyday matters.

Most of the funds received are used for household needs such as utility bill payments and purchasing clothes for the family. Though women have gained some level of financial decision-making autonomy, it remains limited, as economic constraints and traditional norms still restrict their full empowerment. The study highlights a notable shift in family attitudes, with greater encouragement and support for women's input in social decisions following cash disbursement.

Even with these advances, a number of women continue to voice concern over their finances. The monthly assistance they receive, though welcomed, falls short of moving their household budgets into comfortable territory;, expenses run high, and paths to earn a living remain narrow. The challenge is sharper in rural regions, where farming remains the backbone of daily sustenance. Here, unpredictable rains and the scarcity of up-to-date tools and practices frequently reduce hours of work and render incomes unstable, undercutting households' chances to get ahead.

In conclusion, while BISP has positively impacted women's involvement in household decision-making and provided temporary financial relief, it falls short of achieving full empowerment or sustainable autonomy. More comprehensive support systems are needed to foster long-term empowerment and inclusive development outcomes.

Recommendations

- To enhance the decision-making capabilities of women beneficiaries, BISP should implement regular training sessions and workshops focused on leadership, financial literacy, communication, and negotiation skills. This would not only empower women to manage household finances effectively but also increase their confidence and autonomy in social and economic decisions.
- Beyond cash transfers, BISP should support women's long-term economic independence by introducing programs that promote entrepreneurship, provide microfinance opportunities, and facilitate vocational training. Special focus should be given to female-headed households and rural women, enabling them to contribute to household income and break the cycle of dependency.

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