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Government's Income Support and Women Empowerment: Regional Estimates of a Lower Middle-Income Economy

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ABSTRACT

Investment in women is the smart thing to do. Pakistan has to meet SDGs by 2030, among which the 5th goal is empowering women and gender equality. We have to find the correlates that affect a woman's empowerment to empower them. For this purpose, the current study was designed. A large sample of 12339 married women aged between 15 to 49 years was taken from PDHS 2017-18. The status of women's empowerment was evaluated by formulating an index (ranging from score 0 to 10) by taking the 8 dimensions of women's empowerment, namely, woman's decision-making autonomy, digital inclusion, educational status, employment status, ownership of a house, self-esteem, consent in choosing a husband and her inclusion in financial sectors. The extent of women's empowerment is observed in urban and rural areas. For analysis, the ordered logistic regression technique was applied by using SPSS-23. It was concluded that women in rural areas were less empowered than those in urban areas. The disaggregated analyses showed that the determining factors of women empowerment were affecting similarly in both urban and rural areas, except that of BISP, which was increasing women empowerment in rural areas but not urban areas.

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1. Introduction

To increase the number of possibilities available to women and to reduce the gender gap, the empowerment of women is an essential component. SDG-5 is concerned with empowering women. Achieving this SDG can result in a peaceful society, sustainable economies, and sustainable development. Gender equality and women's empowerment are interconnected issues that might be crucial in achieving other SDGs. For underdeveloped nations, achieving SDG 5 by 2030 is a big task. Pakistan is 136th number in the globe according to the gender inequality index, which indicates that

the level of gender disparity is very high. Only 24% of women are part of the labor force in Pakistan (A. Ahmad & Hussain, 2020).

To increase economic growth and development, it is important to invest resources in giving skills and power to women to make their own decisions. Education is key in empowering women promoting skills, awareness, and self-confidence to help them achieve economic opportunities. To promote education for girls, fee reduction policies and needy scholarships might be very helpful (Törnqvist & Schmitz, 2009). Working women meet their own and family needs. Without education, there is no empowerment and economic stability. Education is a source of information for women about their rights and decision-making, boosting their confidence. Education is the most accessible resource that women can get compared to other resources. Uneducated women face bad circumstances due to their dependence on men. Countries that do not finance women face less income and submissive growth.

According to a study conducted by Urooj, Ahmad, Bhatti, and Hussain (2022), based on the data collected from the Pakistan Demographic and Health Survey (PDHS 2017-18), amongst a sample of 12339 ever-married women, 51% women are illiterate, 49% have no or low self-esteem, 57% women do not have say in making decisions regarding their health, and about 20% women have no say in selecting their husbands. Similarly, 45.2% of women are not connected to the media (television as a source of information), 60% do not own mobile phones, and 88% have no access to the internet facility. According to the same survey, only 13% of women are formally or informally employed.

Women must be empowered. Women must acquire equal distribution of autonomy and involvement in making decisions. Violence against women prevents their wellbeing, which is more common among poor people (King & Mason, 2001). Major obstacles in Pakistan include the family structure, cultural norms, harassment at work, and, most importantly, the belief that if women start working, they may begin to outnumber men. The obstacles to women's empowerment are male ego and illiteracy among women.

As time passes, female students outnumber and outperform male students, but they continue to stay at home or work part-time after finishing school. With half of the population staying home to raise children and not considering their potential, it is impossible to expect a nation to develop. Although women are approximately half of Pakistan's population, social norms require that each person play a role in the economy's development. Additionally, around 3.4 million children are enrolled in the conditional cash transfers program, which aids children from low-income families in finishing their primary education. Women can perform an important role in the growth of the economy. Women's economic participation can act as a booster of GDP (Sohail, 2014).

The government of Pakistan has launched the Benazir Income Support Program (BISP) to reduce poverty and empower women. Currently, this program provides 5.8 million married women with cash aid through a stipend of PKR 5500 per quarter. Additionally, around 3.4 million children are enrolled in the conditional cash transfers program, which aids children from low-income families in finishing their primary education. Their mothers receive an additional PKR 750 per quarter when their children attend school and meet the minimum attendance requirement (70%) (GoP, 2019).

Tunio, Shoukat, and Shaikh (2020) claimed that some the beneficiaries of BISP are

entrepreneurs. Some of them work part-time jobs to help their spouses and are stitching clothes using a sewing machine. Some recipient women use this money to pay the child's tuition and then spend the remaining money on food. BISP is a well-known government initiative in Pakistan launched in 2008 to defend people with low incomes from rising inflation and boost the purchasing power of the community's most vulnerable members.

This study aimed to check the factors associated with women's empowerment and the effect of the government income support program (BISP) in empowering women. Our study has identified numerous essential factors in determining women's empowerment. These factors are the age of a woman, her husband's level of education, household wealth status, government financial assistance programs (BISP), female headship of the family, the number of living children, and place of residence (urban or rural). According to the best of our knowledge, this study designed an index for measuring women's empowerment that has not yet been calculated in such a way in any other research. The study highlights regional disparities in the case of women's empowerment in Pakistan, specifically between urban and rural areas. This study highlights that the government's financial assistance program (BISP) has a more significant impact on women's empowerment in rural areas than in urban areas. This information might be crucial for policymakers, as it suggests that the government's financial assistance programs might need to be designed differently for urban and rural areas to maximize their effectiveness.

2. Literature Review

Nowadays, women's empowerment is more important than ever because it is strongly linked to many positive development outcomes. It refers to the 5th Sustainable Development Goal, which must be accomplished by 2030. The idea of women's empowerment has generated ample literature that describes its aspects and the variables that influence it.

S. U. Khan and Awan (2011) examined the determinants of women's empowerment and confirmed that women's education and employment status positively influence women's empowerment. A study conducted in Southern Punjab revealed that female's education and employment status, access to media, sociocultural customs of the society greatly influence women's empowerment (Chaudhry & Nosheen, 2009).

Shoaib, Saeed, and Cheema (2012) conducted a study in urban Chiniot, Pakistan, to check education's impact on women's empowerment. The study concludes that education has a positive influence on the empowerment status of females. Chaudhary, Chani, and Pervaiz (2012) organized a study in Pakistan that revealed that women's awareness of their rights, economic power, and overall development positively influence their empowerment, calculated by the Gender Empowerment Measure index. Results prove the presence of bi-directional causality between the overall development of women and their empowerment, while a unidirectional relationship is among sensitization of women and their empowerment.

Later, M. Khan (2016) conducted a study which revealed that women's decisions regarding the education of children, her marriage, political power, expression of interest and access to loan increase women's economic efficiency and empowerment. The work of Noureen (2015) about women's empowerment showed that by increasing women's education and gender equality, she becomes more empowered. Bushra and Wajiha (2015) conducted a study to check the determinants that affect women's empowerment in Pakistan. They explored that women's education, economic

participation, financial inclusion, and the available economic opportunities for women increase their empowerment.

Abrar-ul-Haq, Jali, and Islam (2017) organized a study to examine women's ability and participation in decision-making in rural areas of southern Punjab as a foundation for their empowerment. This study revealed that women in rural areas have more decision-making power than urban women on issues about them, their families, and society. Abrar-ul-Haq et al. (2017) conducted a study in the rural areas of Southern Punjab, Pakistan, to investigate the relationship between education and women empowerment, which revealed that education, socioeconomic status, and family structure are associated with women's contribution to decision-making.

A study conducted by Riaz and Pervaiz (2018) showed that both education and employment of women positively affect their empowerment. Educated and employed females are more likely to make decisions about their health, visit relatives, and family planning decisions. Tahir, Kauser, Bury, and Bhatti (2018) also indicates that women seem to be indirect beneficiaries of the program despite BISP funding having significantly raised household income. They either designate their male family members as active business partners or transfer the designated funds to them. Women have launched their enterprises in a few instances.

Furthermore, the Benazir Income Support Program (BISP) motivated females to participate in making family decisions. Due to this, women received importance in society. This grant made women financially strong and gave them autonomy in household decisions. Due to social protection programs, females become empowered and can participate in labor force and make decisions about childcare, children's schooling, and food arrangements (Waqas & Awan, 2019).

Soharwardi and Ahmad (2020) conducted a study in Pakistan in which they constructed a women empowerment index using five dimensions of women empowerment: female working and awareness status, her contribution in making decisions, her self-esteem, and self-confidence. They concluded that a woman's and her husband's higher education, her and her husband's employment status, and wealth status positively affect a woman's empowerment. Iqbal, Padda, and Farooq (2020) observed that BISP causes an improvement in socioeconomic welfare, mobility, and participation in the voting of the recipient woman. They suggest that this program must be continued to achieve long-term goals.

A. Ahmad and Hussain (2020) conducted a study in Pakistan to check women's empowerment status in urban areas. Participation of women in decision making, freedom to go outside, and control over using income were considered as the dimensions of women's empowerment. They suggested women's property rights, increasing her decision-making power, protection of women in the workplace, and awareness regarding her rights through education and media. Khalid, Samargandi, Shah, and Almandeel (2020) conducted a study that showed that 35% of women are empowered in Punjab, and 32% are urban women. The results indicate that women of Islamabad are highly empowered in Punjab, while Dera Ghazi Khan is at the bottom in the case of women empowerment.

Abbas, Isaac, Zia, Zakar, and Fischer (2021) organized a study in Pakistan using PDHS data. Their study revealed that a woman with children, a high level of education, wealth status, employment, and the household head has information about her rights and is more empowered.

Adil, Yasin, and Shahed (2021) conducted a study in Pakistan, concluding that education of women, economic development and changing the negative social stigmas endorse women's empowerment.

A study conducted in Pakistan by D. Ahmad, Shah, and Shabbir (2022) on women empowerment revealed that men above secondary school education, agriculture as an occupation, emotional health status, and experiencing violence in childhood are important factors that influence women's economic violence. Phulpoto, Memon, and Phulpoto (2022) conducted a study in Sindh by collecting data from 102 females. Based on the results of inferential statistics, they conclude that BISP positively affects women's empowerment in social and economic dimensions.

Qadoos, Javid, and Armughan (2023) found that most of the beneficiaries of BISP are uneducated, so they have had problems with digital and financial management. Mehdi, Shah, Phulpoto, Korai, and Kehar (2022) conducted a study in Pakistan that showed that the BISP (Benazir Income Support Program) has improved the living standard of people by up to 35%, decreased poverty by 29% and contributed to 24% of social security. The main finding was that BISP positively affected the empowerment of women. Rashid (2022) conducted a study by opting for a qualitative research design, which revealed that family support is an important factor in the empowerment of a woman. Domestic violence and the false interpretation of religion are badly affecting the empowerment of a woman.

According to this latest study Urooj, Ahmad, Nawaz, and Bhatti (2023), they argued that empowered women are more concerned about their health, so they opt for family planning methods, which are ultimately helpful in controlling population size in the economy.

Moreover, the literature demonstrates that considerable research has looked into various drivers, proxies, or dimensions for women's empowerment. Additionally, a lot of study has been done in this field with regard to Pakistan. However, certain elements are still not fully understood. Women's economic empowerment, educational status, financial inclusion, ownership of a house, decision-making, self-esteem, decision about choosing a husband, and awareness status were used in this study as its components to measure "Women Empowerment." In addition to these characteristics, a women empowerment index was calculated, which, as far as we are aware, has not yet been done in any research.

Table 1: Literature Summary of South Asian Developing Economies in the Context of Women's Empowerment

N o.	Countr y	Author (Year)	Dimensions of WE	Technique (if WE-Index is constructe d)	WEI Score range	Status regardi ng WE (if describe d)
1	India	J. Ahmad, Khan, and Mozumdar (2021)	3 dimensions: physical, emotional, and sexual violence from a husband			
2		Bhatia and Singh (2019)	3 dimensions: social, political, and economic			

			empowerment			
3		Nayak and Mahanta (2012)	4 dimensions: Decision making, freedom of movement, justified violence, media exposure			
4		(Sharma, 2020)	5 dimensions: information status, family support, legal & and political environment, personal motivation	Five Point-Likert scale	0 to 5 0=very low, 1=very high	
5		Singh et al. (2019)	6 dimensions: owner of house/land, women having a bank account and mobile, decision making, education, employment status			
6	Bangladesh	Tabassum, Begum, Rana, Faruk, and Miah (2019)	4 dimensions: deciding on household, health care, and political and social activities			
7		Hasan, Shetu, Chakraborty, and Khan (2019)	4 dimensions: Decision making, ownership of assets, right of opinions, mobility			
8		Al Mamun and Hoque (2022)	4 dimensions: Decision making, freedom of mobility, skills & awareness, self-esteem			
9		Holland and Rammohan (2019)	5 dimensions: women's input & and power in decisions, control over income, public speaking	Weighted Index	0 to 1 0=not empowered, 1=empowered	
11	Sri Lanka	de Silva, Männikkö Barbutiu, Wakanuma, and Gehan (2021)	1 dimension: entrepreneurship			
12		Dilini Rathnachandra and Pushpa Malkanthi (2021)	3 dimensions: Freedom of mobility, decision making, and control of their economic resources			

N o.	Author (Year)	Country	Dimensions of WE	Technique (if WE-Index is constructed)	WEI Score range	Status regarding WE (if described)
1	Riaz and Pervaiz (2018)	Pakistan	1 dimension: Participation of women in decision making			
2	D. Ahmad et al. (2022)	Pakistan	1 dimension: economic violence			
3	Akhtar, Ayub, and Anwar (2019)	Pakistan	1 dimension: decision making			
4	Haleem, Nabi, and Hussain (2021)	Pakistan	1 dimension: decision making in employment & education			
5	Abbas et al. (2021)	Pakistan	2 dimensions: decision making, ownership of property			
6	Awan and Naqvi (2016)	Pakistan	2 dimensions: women's decision about education & and decision about the desired no. of children			
7	A. Ahmad and Hussain (2020)	Pakistan	3 dimensions: control of resources, decision making power, women's mobility	Weighted index	0 to 1 0= Not empowered, 1= Empowered	
8	Bushra and Wajiha (2015)	Pakistan	3 dimensions: family issues, a decision about oneself, decision about her marriage			
9	Akram (2018)	Pakistan	4 dimensions: healthcare decisions, having social contacts, household & and financial decision making			
10	Chaudhry and Nosheen (2009)	Pakistan	4 dimensions: personal autonomy, decision making about family, domestic economic	Cumulative Empowerment Index	0 to 1 0= Not empowered, 1=	

			decision, political autonomy		Empower ed	
11	Ashraf and Ali (2018)	Pakistan	4 dimensions: participation in economy, politics & decision making, social participation of male & and female	Geometric Mean		
12	Abrar-ul-Haq et al. (2017)	Pakistan	4 dimensions: household matter, freedom of movement, family expenditures, participation in the cast of votes	Principle Component Analysis	0 to 1 0= Not empower ed, 1= Empower ed	
13	Soharwardi and Ahmad (2020)	Pakistan	5 dimensions: working & and awareness status, self-confidence, participation in decision making, self esteem			
14	Khalid et al. (2020)	Pakistan	5 dimensions: education & and health status, housing facilities, independence in decisions, ownership of assets	Foster Greer Thore-beck Index	0 to 1 0= Not empower ed, 1= Empower ed	
15	Urooj et al. (2022)	Pakistan	5 dimensions: employment status, financial inclusion, awareness status, self-esteem, decision making power	Summative	1 to 5 (0=dis-empower ed, 5=comple tely empower ed)	The mean score of Pakistan regarding women empower ment is 2.41
Current Study		Pakistan	8 dimensions: educational status, employment status, financial inclusion, awareness status, self-esteem, decision making power, ownership of a house, having a right to select a husband	Summative	1 to 10 0= not empower ed 10=fully empower ed	

3. Data and Methodology

3.1 Formation of Women Empowerment Index

WEI = women's education + women's employment status + awareness status+ financial inclusion+ self-esteem+ ownership of house + women had a say in choosing a husband

Various dimensions have measured women's empowerment. This study calculated a composite index to measure women's empowerment by taking its eight dimensions. The dimension “women's education status” was measured by the highest education level of women. Women's economic empowerment was measured by using women's employment status as its proxy. Women's inheritance status was proxied through the woman's status regarding owning the house. “Women's decision-making status” was calculated by the proxy that women have autonomy to sell land and houses. A woman's right to choose her husband was measured by asking whether she had a say in choosing a husband. “Women's self-esteem” was measured by asking whether being humiliated by her husband was justified.

A summative index for measuring women's empowerment was calculated by taking the sum of all the ten proxies of the eight dimensions.

Table:3 Operationalization of Women Empowerment Index		
Dimensions of Women's Empowerment	Proxies	Codes
WE 1: Power of Making Decisions	Respondent decides about her healthcare	0=No, 1=Yes
WE 2: Digital inclusion	Internet Usage	0=No, 1=Yes
	Having mobile	0=No, 1=Yes
	Watching Television	0=No, 1=Yes
WE 3: Employment Status	Current employment status	Employed = 1, Unemployed = 0
WE 4: Self-esteem	Beating is defensible if a woman goes out without telling her spouse	0=No, 1=Yes
WE 5: Financial Inclusion	Having bank account	0=No, 1=Yes
WE 6: Education Status	Education level	0=Uneducated, 1=Educated
WE 7: Selection of Husband	Had a say in choosing a husband	0=No, 1=Yes
WE 8: Ownership of House	Owens house	0=No, 1=Yes
WEI: Women Empowerment Index	WEI = WE 1+WE 2+ . . .+WE 8	WEI Score range: 0 to 10

3.2 Categories of Women's Empowerment as an Index

Based on the score of the index of women empowerment (ranging between 0 representing no empowerment and 10 representing full empowerment, a detailed categorization of women empowerment is given in Table 2 below.

Women Empowerment Index	Score of Women Empowerment Index	Categories of Women Empowerment
	0	No Empowerment
	1 to 3	Low Empowerment
	4 to 6	Moderate Empowerment
	7 to 9	High Empowerment
	10	Full Empowerment

3.3 Specifications of Model

The model's functional form was specified to explore the enablers of women's empowerment in Pakistan, given below.

WEI = f (age, respondent's education, women receiving any benefit from BISP, husband's education, No. of children, gender of household head, household wealth status, place of residence, region)

The econometric form of the models is as follows: model (1) was designed to estimate the situation of women empowerment in Pakistan at the national level (WEI_O), model (2) was designed to measure women empowerment (WEI_U) in urban areas and model (3) was designed for calculating women empowerment (WEI_R) in rural areas of Pakistan:

$$WEI_O = \beta_0 + \beta_1 \text{respondent receiving any benefit from BISP} + \beta_2 \text{respondent's age} + \beta_3 \text{husband's education} + \beta_4 \text{no. of children} + \beta_5 \text{gender of household head} + \beta_6 \text{household wealth status} + \beta_7 \text{region} + \beta_8 \text{area of residence} + \epsilon_i \dots (1)$$

$$WEI_U = \beta_0 + \beta_1 \text{respondent receiving any benefit from BISP} + \beta_2 \text{respondent's age} + \beta_3 \text{husband's education} + \beta_4 \text{no. of children} + \beta_5 \text{gender of household head} + \beta_6 \text{household wealth status} + \beta_7 \text{region} + \epsilon_i \dots (2)$$

$$WEI_R = \beta_0 + \beta_1 \text{respondent receiving any benefit from BISP} + \beta_2 \text{respondent's age} + \beta_3 \text{husband's education} + \beta_4 \text{no. of children} + \beta_5 \text{gender of household head} + \beta_6 \text{household wealth status} + \beta_7 \text{region} + \epsilon_i \dots (3)$$

3.5 Data

Data of 12339 married women aged 15-49 years was taken from the Pakistan Demographic and Health Survey 2017-2018 to measure women's empowerment status and inspect associates of women empowerment.

3.6 Estimation Methods

Using SPSS version 23, the ordered logistics regression technique was applied to the model to evaluate the factors that help and hinder women's empowerment. Ordinal logistic regression is a technique for examining the association between an ordinal response variable and one or more explanatory factors. The outcome variables may be categorical or continuous (Parry, 2016). The cumulative logit model, also known as the ordered logit model, calculates the effects of independent factors on the probability of receiving lower scores on the dependent variable (Adepoju & Adegbite, 2009). Ordinal scales classify individual probability or likelihood judgments (O'Connell, 2006). Concerning the status of women's emancipation, the current study's ordinal variable has five arranged distinct categories.

4. Results and Discussions

4.1 Determining Factors of Women Empowerment in Pakistan: Ordered Logit Estimates

The Ordered Logit Regression technique was used by IBM-SPSS version 23 to determine the effect of socioeconomic factors on women's empowerment status. We used this regression method because the outcome variable of this study was an index whose score ranged from 1 to 10.

Main Variables	Categories of Variables	Overall Estimates	Rural Estimates	Urban Estimates
		Coefficients (Significance)	Coefficients (significance)	Coefficients (Significance)
Husband's Education	No Education	-1.128 (0.000) ***	-0.821 (0.000) ***	-1.436 (0.000) ***
	Primary Education	-0.925 (0.000) ***	-0.542 (0.000) ***	-1.31 (0.000) ***
	Secondary Education	-0.618 (0.000) ***	-0.474 (0.000) ***	-0.699 (0.000) ***
	Higher Education	ob	ob	ob
Gender of Household Head	Female	0.496 (0.000) ***	0.515 (0.000) ***	0.473 (0.000) ***
	Male	ob	ob	ob
No. of living children	No Child	0.552 (0.023) **	0.262 (0.408)	0.976 (0.011) ***
	1 Child	0.673 (0.000) ***	0.417 (0.000) ***	0.959 (0.000) ***
	2 Children	0.663 (0.000) ***	0.417 (0.000) ***	0.953 (0.000) ***
	3 Children	0.57 (0.000) ***	0.382 (0.000) ***	0.812 (0.000) ***
	4 Children	0.378 (0.000) ***	0.074 (0.413)	0.778 (0.000) ***
	More than 4 Children	ob	ob	ob
Age of Respondent	15-19	-0.078 (0.715)	0.246 (0.35)	-0.421 (0.283)
	20-24	0.267 (0.141)	0.716 (0.001) ***	-0.228 (0.522)
	25-29	0.513 (0.004) ***	0.843 (0.000) ***	0.097 (0.781)
	30-34	0.725 (0.000) ***	0.897 (0.000) ***	0.479 (0.169)
	35-39	0.708 (0.000) ***	0.81 (0.000) ***	0.526 (0.133)
	40-44	0.548 (0.005) ***	0.603 (0.009) ***	0.447 (0.229)
	45-49	ob	ob	ob
Wealth Index	Poorest	-2.955	-2.888	-2.999

Combined		(0.000) ***	(0.000) ***	(0.000) ***
	Poorer	-2.28 (0.000) ***	-2.226 (0.000) ***	-2.078 (0.000) ***
	Middle	-1.505 (0.000) ***	-1.431 (0.000) ***	-1.38 (0.000) ***
	Richer	-1.097 (0.000) ***	-0.816 (0.000) ***	-1.14 (0.000) ***
	Richest	ob	ob	ob
Received any benefit from BISP	Not receiving	-0.3 (0.000) ***	-0.307 (0.002) ***	-0.17 (0.241)
	Receiving	ob	ob	ob
Region	Punjab	2.829 (0.000) ***	3.011 (0.000) ***	2.404 (0.000) ***
	Sindh	2.404 (0.000) ***	2.496 (0.000) ***	2.054 (0.000) ***
	KPK	0.998 (0.000) ***	1.222 (0.000) ***	0.552 (0.001) ***
	Balochistan	1.292 (0.000) ***	1.487 (0.000) ***	0.846 (0.000) ***
	GB	2.936 (0.000) ***	3.331 (0.000) ***	2.132 (0.000) ***
	ICT	2.876 (0.000) ***	3.479 (0.000) ***	2.339 (0.000) ***
	AJK	3.143 (0.000) ***	3.387 (0.000) ***	2.676 (0.000) ***
	FATA	ob	ob	ob
Area	Rural	-0.322 (0.000) ****		
	Urban	ob		
Link function: Logit.				
b This parameter is set to zero because it is redundant.				
*** significant at 1%				

The husband's education level is classified into 4 groups (no level of education, primary level of education, secondary level of education, and higher level). A higher level of education is taken as a reference category. As the status of the husband improves, the empowerment of women increases. Results of Ordered Logit confirmed a positive link between husband's education and women's empowerment. Disaggregate findings also showed a positive association between the education of husband and the empowerment of women in both urban and rural areas (Abbas et al., 2021; Baig, Nusrat, & Bano, 2020; Bushra & Wajaha, 2015; Chaudhry & Nosheen, 2009; Faridi, Chaudhry, & Anwar, 2009; Haleem et al., 2021; Sanawar, Islam, Majumder, & Misu, 2016; Shetty & Hans, 2015; Soharwardi & Ahmad, 2020; Upadhye & Madan, 2012; Varghese, 2011).

The head of the household plays a dominant role in the lives of family members. In this study, the base category was the gender "male." The findings showed that in rural and urban areas, the females of those families are more empowered where the household head is a female than those where household heads are males. Our findings are according to some other studies (Paul, Sarkar, &

Naznin, 2016).

There is a significant and negative association between the empowerment of a woman and the number of children that a woman has. This situation prevails in urban areas as well as rural areas. Our outcomes are according to the work of some researchers (Abbas et al., 2021; Bushra & Wajiha, 2015; Faridi et al., 2009) while being different from the study of Niaz and Iqbal (2019).

Age is used as a key factor for the assessment of women's empowerment. In this study, age of respondent is classified into 7 groups (15-19, 20-24, 25-29, 30-34, 35-39, 40-44, 45-49). The reference category for this variable was the age group "45-49". The estimated logit regression estimates showed that women's empowerment is directly or positively related to women's age. As the age of women increases, there is an increase in the value of its coefficient. Our results depict that, as the respondent becomes older and older, she becomes more and more empowered. This situation also exists at rural and urban levels. Our results are similar to many previously organized studies by various researchers (Abbas et al., 2021; Akram, 2018; Awan & Naqvi, 2016; Baig et al., 2020; Batool, Rehman, & Ashagar, 2020; Chaudhry & Nosheen, 2009; Faridi et al., 2009; Haleem et al., 2021; Kazembe, 2020; R. E. A. Khan & Noreen, 2012; Menon & Sharma, 2020; Nayak & Mahanta, 2009; Niaz & Iqbal, 2019; Upadhye & Madan, 2012).

The wealth index is divided into 5 sub-groups (poorest, poorer, middle, richer, richest), where the "richest" category is considered a base category. Wealth status is significantly associated with women's empowerment. As the wealth status gets better, the empowerment level of women improves. Results depict that the women who belong to the lower status of wealth are less empowered, while the women who belong to the higher wealth status are more empowered. The disaggregated results showed that wealth status is more significantly affecting the empowerment of women belonging to the rural areas than that of the urban areas. These findings are relevant to some previously done studies by various researchers (Abbas et al., 2021; Awan & Naqvi, 2016; Haleem et al., 2021; M. Khan, 2016; Soharwardi & Ahmad, 2020; Varghese, 2011).

The government financial assistance program (BISP) positively affects the empowerment of its beneficiary women. The results of the disaggregated analysis depict that BISP (Benazir Income Support Program) is increasing women's empowerment in rural areas but not in urban areas.

The region shows a significant influence on women's empowerment. There are 8 regions of Pakistan (Punjab, Sindh, Balochistan, Khyber Pakhtun Khawa (KPK), Azad Jammu and Kashmir (AJK), FATA, Gilgit Baltistan, Islamabad Capital Territory (ICT)). The reference category for the region was the region "FATA." Compared to the reference category (FATA), women of every Pakistani region are more empowered. According to the disaggregated results, compared to rural FATA, the woman who belongs to every region's rural area is more empowered. In the case of urban areas, woman belonging to KPK and Balochistan is less empowered as compared to the women of urban woman of FATA, while the women of other region's urban areas are more empowered than the woman of urban areas of FATA (de Silva et al., 2021; Mahmood, 2002; Nayak & Mahanta, 2009; Rashid, 2022).

The area in which the respondent is living has a significant impact on her well-being and social status. In this case, the reference category was "urban area." Respondents from urban areas are more empowered than the women in rural areas. These results are similar to the numerous

previously done studies (Haleem et al., 2021; Iqbal et al., 2020; Kazembe, 2020; Mahmood, 2002; Nayak & Mahanta, 2009; Paul et al., 2016; Urooj et al., 2022).

5. Conclusion

By taking a large sample of 12339 ever married women aged 15-49 years from PDHS 2017-18, the current study not only examined women's empowerment situation across regions and districts of Pakistan but also explored the factors that affect women's empowerment in Pakistan. The women empowerment index was designed (ranging from 0 to 10) using its eight dimensions: decision making power, level of awareness, educational status, employment status, ownership of a house, level of self-esteem, financial inclusion status, and right to select a husband. The status of women's empowerment is measured at a national level and rural and urban levels.

The outcomes of this research confirmed the role of the age of a woman, her husband's level of education, the wealth status of the household, the government's financial assistance program (BISP), female headship of the family, number of living children, and belongingness from the urban area to her empowerment status. We can conclude that compared to women in urban areas, women from rural areas are less empowered. The disaggregated analyses showed that the determinants of women empowerment are affecting similarly in both urban and rural areas, except that of BISP, which is increasing women empowerment in rural areas but not urban areas.

6. Policy Suggestions

Education is key for the development of individuals and society. In the case of women empowerment, it is essential to give education to men. Being a male-dominated society, it is important to provide education to men about their duties towards women and women's rights.

Wealth status also influences the empowerment of women. The government must provide opportunities to women in job and investment sectors. To improve their wealth status, the government can give them micro credits on an easy interest policy so they can start their business. Besides this, the government can provide more financial assistance programs like BISP to make women economically strong and stable. Due to this, her decision-making power can be increased, and she can become more empowered.

Besides the 75 years of Pakistan's independence, many social, cultural and regional disparities still exist. Rural areas of Pakistan are lagging behind the urban areas in every perspective. Regional disparities also exist in Pakistan, so they do not have equal status. In FATA and KPK, the empowerment status of females is very low. Topographical pointing might be a viable approach to assigning resources to empower women. This paper is helpful for government and policymakers to tackle the hindrances of women's empowerment and enables administrations to allot the funds on a regional basis accurately.

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