



CASH TRANSFER, WOMEN'S EMPOWERMENT AND INTIMATE PARTNER VIOLENCE IN SOUTHERN PUNJAB, PAKISTAN

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KEYWORDS	ABSTRACT
Intimate partner violence; Cash transfers; Women's empowerment; BISP; Backlash; Pakistan	This study looks at whether cash transfers and women's empowerment reduce violence by husbands in southern Punjab, Pakistan. Some theories say that when women get money and more say at home, they become safer. Others say that husbands may become more violent because they feel they are losing control. We surveyed 768 married women in the four districts of Multan Division. Half received the Benazir Income Support Programme (BISP) and half were neighbours of similar income who did not. We measured women's empowerment with economic, social, familial, political and overall scores. Because empowerment and violence can affect each other, we used house ownership and land ownership as instruments and estimated control-function probit models. Women receiving BISP were 5.8 percentage points less likely to report physical violence, 5.2 points less likely to report psychological violence and 4.1 points less likely to report sexual violence. Economic empowerment gave the most protection against physical violence, and social empowerment gave the most protection against psychological and sexual violence. BISP protected empowered women more, so we found no sign of backlash. A husband's drinking was the biggest risk factor, and women's higher education was strongly protective. Protection was weakest in Lodhran, the poorest district. BISP may reduce violence more if it is linked with support for women's income and social contacts, alcohol treatment and legal services.
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Introduction

More than one in three ever-married women in Pakistan report physical, emotional or sexual violence by a husband or partner. Emotional abuse is the most common form (NIPS & ICF, 2019). Worldwide, about one woman in four faces physical or sexual IPV in her lifetime, and South Asia has some of the highest rates (World Health Organization, 2013; Jejeebhoy et al., 2013). The harm goes beyond injury. IPV is linked to long-term pain, depression, miscarriage, early birth and low

birth weight (Ellsberg et al., 2008). Survey figures are likely too low, because many women do not report abuse.

In Pakistan, more and more social programmes give money directly to women. Since 2008 the Benazir Income Support Programme (BISP) has paid an unconditional quarterly cash amount to women in poor households, selected through a proxy means test. It now aims to reach about ten million families (Cheema et al., 2014). An important question for such programmes is what happens at home when a woman gets money and more say. Theory does not give one answer. Marital dependency and bargaining theories say that her own income gives a woman a better fallback option and so reduces violence. Relative resource and backlash theories say the opposite: when a woman gains resources or freedom, her husband may use violence to take back control (Eswaran & Malhotra, 2011; Heath, 2014).

Cash paid to a woman is different from cash paid to the household. When the money comes in her name, she may have more control over how it is spent, and other family members may see her as someone who brings in money. A programme run by the state can also send a message that women have a right to economic support (Buller et al., 2018). These changes can make a woman safer. They can also upset the balance of power in the home, and in a setting where men are expected to control money and decisions, some husbands may react with force (Eswaran & Malhotra, 2011). This is why the effect of a transfer on violence cannot be assumed in advance and has to be tested in each setting.

Past studies also disagree. A randomised study in Kenya found that unconditional cash given to women reduced physical and sexual violence (Haushofer et al., 2019), and a review of 22 studies found that most cash transfer programmes reduced IPV (Buller et al., 2018). In northern Ecuador, cash, voucher and food transfers all reduced IPV (Hidrobo et al., 2016). Other results are less clear. A systematic review by Leite et al. (2019) found that the effect of cash transfer and microcredit programmes on IPV varied a lot from one programme to another. In Brazil, Bolsa Família increased marital separations but did not change female homicide (Litwin et al., 2019). In the Philippines, a conditional cash transfer did not reduce IPV (Sahay et al., 2023), and in Mexico transfers reduced IPV only slowly, after divorce reform changed marriage patterns (Bobonis et al., 2025). Studies of empowerment are also divided. In India and Bangladesh, women's work and their role in household decisions have been linked to more violence (Dalal, 2011; Rahman et al., 2011), and young married women in Bangalore who joined training and social groups faced higher odds of violence (Rocca et al., 2009). An instrumental-variable study in Bangladesh found that more autonomy increased IPV (Fakir et al., 2016). On the other hand, education, property ownership and decision-making power reduced IPV among Indian women (Murugan et al., 2021), and empowered women in Afghanistan were less likely to face physical violence (Ghafoori et al., 2025). In Pakistan, Murshid and Critelli (2020) found that following patriarchal norms was the strongest predictor of IPV, and Naik and Aslam (2024) found that government benefits in Punjab reduced physical, emotional and sexual violence. Long-term work from rural Bangladesh shows that the link between empowerment and violence can change over time. It can first raise risk and later lower it, once society accepts empowered women (Schuler & Nazneen, 2018; Schuler et al., 2017).

Part of this disagreement may come from how empowerment is measured. Many studies use a single indicator, such as whether a woman works or whether she takes part in one type of decision (Dalal, 2011; Rahman et al., 2011). But empowerment has many sides. A woman may earn her own money and still need permission to visit her parents, or she may vote and still have no say over family planning. Different sides of empowerment may affect violence in different ways, so a single indicator can hide important differences. Another problem is that empowerment and violence affect each other. Violence can reduce a woman's freedom, and unmeasured features of a marriage can shape both. If this is ignored, the estimated link between empowerment and violence can be biased (Fakir et al., 2016). In Pakistan, studies using national survey data have found that some types of empowerment protect women while others do not (Ali & Tariq, 2022; Murshid & Critelli, 2020), and in Nepal an empowerment index lost significance once other factors were controlled for (Tuladhar et al., 2013).

Studies from Pakistan also point to other risk factors. Surveys in urban Pakistan and national data show that IPV is more common where husbands drink or use drugs and where women have little schooling (Ali et al., 2011; Ali & Tariq, 2022; Shaikh, 2024). Women interviewed in southern Punjab linked their husbands' violence to alcohol and drug use, early marriage and control by in-laws (Sattar et al., 2022). The gap between spouses also matters. Across 29 developing countries, violence was more likely when husbands had much more education than their wives (Amir-ud-Din et al., 2024). These factors need to be controlled for when studying the effect of cash transfers and empowerment, because they are linked to both.

This paper adds evidence from Multan Division in southern Punjab. The region has conservative gender norms, and cases of violence against women there often make national news (Sattar et al., 2022). The main objective of the study is to examine how BISP cash transfers and women's empowerment are related to intimate partner violence in this region. The specific objectives are: (i) to examine the link between BISP receipt and physical, psychological and sexual IPV; (ii) to find out which types of empowerment (economic, social, familial and political) protect women from each form of violence; (iii) to test whether BISP and empowerment work together or whether more empowered women who receive cash face backlash; and (iv) to compare these links across the four districts of Multan Division. To meet these objectives, we use our own survey of BISP recipients and non-recipients from the same localities. We treat empowerment as endogenous and use house ownership and land ownership as separate instruments, as Kiani (2023) did.

The paper makes three contributions. First, it gives district-level evidence from one of the most conservative parts of Punjab. Most Pakistani studies use national data from the Pakistan Demographic and Health Survey, which cannot show how results differ between nearby districts with different levels of development (Ali & Tariq, 2022; Shaikh, 2024). Second, it measures empowerment in four separate parts and one overall index, so we can see which kinds of empowerment protect women from which forms of violence. Third, it tests directly whether BISP and empowerment work together or against each other by including the interaction of the two in each model. A positive interaction would point to backlash, and a negative one would show that cash and empowerment support each other.

The results show that women who receive BISP are less likely to report all three forms of violence, by 4.1 to 5.8 percentage points. This supports the bargaining and marital dependency view and agrees with evidence from Kenya, Ecuador and Punjab (Haushofer et al., 2019; Hidrobo et al., 2016; Naik & Aslam, 2024). It differs from the weak or slow effects found in the Philippines and Mexico (Sahay et al., 2023; Bobonis et al., 2025). One reason may be that BISP has run for more than fifteen years, so families have had time to accept that women receive this money. Economic empowerment gives the most protection against physical violence, and social empowerment gives the most protection against psychological and sexual violence. This goes against the backlash results of Dalal (2011), Rahman et al. (2011) and Fakir et al. (2016), and is closer to Murugan et al. (2021) and Ghafoori et al. (2025). The interactions between BISP and the economic, social and overall scores are negative, which means the transfer protects already empowered women more, not less. A likely reason is that an empowered woman can keep control of the cash, so money and voice together make her position stronger. This fits the idea of Schuler and Nazneen (2018) that empowerment becomes protective once it is socially accepted. The smaller effect on sexual violence suggests that this form of abuse depends more on a husband's sense of control than on money stress. A husband's drinking is the largest risk factor, as Sattar et al. (2022) and Ali and Tariq (2022) also found, and women's higher education is strongly protective. All protective links are weakest in Lodhran, the poorest district, where police, courts and support services are hardest to reach. This suggests that cash and empowerment work best where these services exist.

Section 2 reviews theory and past evidence on resources and violence. Section 3 describes the survey and the methods. Section 4 presents and discusses the results, and Section 5 gives policy lessons.

Literature Review

Theories linking resources and violence

Resource theory says that a husband with little income or status may use violence to show authority. Relative resource theory says violence becomes more likely when a wife has more resources than her husband. Marital dependency theory looks at the woman's side. A wife who depends fully on her husband cannot really leave, so having her own income should reduce violence because it gives her a way out. Instrumental theories say that men may use violence to take money from their wives, so cash given to a woman could, in theory, increase the reason for force. Haushofer et al. (2019) modelled this and showed that the cost men feel from using violence can be larger than the gain from taking money. The collective household model brings these ideas together. If household choices reflect a mix of both spouses' preferences, then anything that gives the wife more bargaining power will move household choices, including the level of conflict, closer to what she wants (Chiappori, 1988; Doss, 2013).

Empowerment and IPV

Evidence from South Asia was mixed. Rocca et al. (2009) found that young married women in Bangalore slums who joined vocational training and social groups had higher odds of violence. Dalal (2011) found that working women in India faced more emotional, physical and sexual

violence than women who did not work, and Rahman et al. (2011) found that taking part in decisions sometimes raised IPV risk in Bangladesh. Sanawar et al. (2019) found no clear protective effect of empowerment against sexual IPV. Other studies found that empowerment protected women. Murugan et al. (2021) showed that secondary education, owning property and decision-making power reduced IPV among 45,211 Indian women. Dalal et al. (2014) found that joint decisions on contraception and a husband who was not controlling lowered IPV in Nepal, and Ghafoori et al. (2025) found that empowered Afghan women were less likely to face physical IPV. In Pakistan, Ali and Tariq (2022) found that owning a house, owning property and having a say in purchases were each linked to lower risk of some forms of violence, while the husband's alcohol use and wealth were strong predictors. Tuladhar et al. (2013) found that an empowerment index was no longer significant in Nepal after adding demographic controls. Qualitative work from Bangladesh showed that men first resisted women's empowerment and later accepted it when it helped the household (Schuler et al., 2017).

Cash transfers and IPV

Buller et al. (2018) gave three ways in which cash transfers could reduce violence: less money stress, more bargaining power for women, and a sign that the state values women's economic role. Haushofer et al. (2019) found falls of 0.26 and 0.22 standard deviations in physical and sexual violence in Kenya, with spillovers to women who did not receive cash. Hidrobo et al. (2016) found that cash, voucher and food transfers reduced IPV in northern Ecuador. Results were not the same everywhere. Leite et al. (2019) found that effects varied across programmes. Litwin et al. (2019) found that Bolsa Familia increased marital separations but did not affect female homicide. Sahay et al. (2023) found no fall in IPV from the Philippine conditional transfer, although emotional violence by non-partners fell. Bobonis et al. (2025) showed that in Mexico, transfers together with divorce reform reduced IPV only slowly, as marriage patterns changed.

Research gap

Earlier Pakistani evidence on BISP and IPV was limited. It used national or provincial secondary data and measured empowerment with single indicators. As far as we know, no study had tested, in one matched sample, whether BISP and different types of empowerment protected women from each form of IPV, whether they worked together, and whether these links differed across districts with different levels of development.

Data and Methods

Setting

The survey covers Multan Division, which has four districts: Multan, Khanewal, Vehari and Lodhran. About seven in ten of its 14.1 million people live in rural areas (PBS, 2023). The districts differ clearly in development. Multan district, which has the divisional capital, is almost half urban and has female literacy of 55 percent. In Lodhran, fewer than one person in five lives in a town and only 42 percent of women can read and write. Cotton and wheat farming are the main work in Vehari and Lodhran. Land in this part of Punjab is owned by a small number of families, and

husbands and in-laws closely control where women can go (Sattar et al., 2022). This makes the region a hard test of whether cash and empowerment can protect women from abuse.

Survey design

The target group is ever-married women aged 15–49. We needed at least 384 women in each group. This number comes from Cochran's (1977) formula for proportions when the expected proportion is unknown (set at one half), with a five-point margin of error at 95 percent confidence (Krejcie & Morgan, 1970). With one group of BISP recipients and one group of non-recipients, the survey covers 768 women. Each district's share is based on its 2023 population: 292 women in Multan, 188 in Vehari, 184 in Khanewal and 104 in Lodhran. In each district, half are recipients and half are not.

We selected women in three steps. First, we chose two or three tehsils in each district so that both towns and villages were included. Second, we picked union councils or villages within them by lottery from official lists. Third, we found recipient households through BISP's tehsil records and, where needed, with help from the local Lady Health Worker. Each recipient household was paired with a nearby household of similar economic status that did not receive BISP. Because both households are in the same village or union council, they share the same police station, health facility and local customs. So differences between the two groups are not due to where they live.

Outcome measures

Questions on violence follow the WHO typology (World Health Organization, 2012). We create three indicators. Each equals one if the woman had ever experienced the act: physical assault that caused injury (bruises, sprains, wounds or fractures); psychological abuse, meaning insults, threats or deliberate humiliation; and forced sex.

Empowerment and cash transfer measures

Thirty-one yes/no questions (Appendix Table A1) measure four parts of a woman's position. The economic questions ask whether she has her own income, whether she decides how to spend it, whether she has a bank account or can borrow, and whether she can work or trade without fear of punishment. The social questions cover freedom to visit relatives or go to the market, having a say in family discussions, taking part in the community and access to media. The familial questions ask who decides on family planning, children's schooling and health, and her own treatment, and whether she chose her husband and when to marry. The political questions record voting, contact with local councils and whether she feels her views matter in local planning. For each group of questions we take the first principal component (eigenvalue above one; Kaiser, 1960) and rescale it with min-max scaling to run from zero to one. A fifth, overall score comes from a principal component analysis of all 31 answers. The cash transfer variable is a dummy for women who currently receive BISP payments. Table 1 lists the other control variables, which are taken from the literature on IPV risk factors.

Table 1: Variables in the intimate partner violence models

Variable	Measurement
Physical violence	Ever injured by husband (bruises, sprains, wounds, fractures) = 1
Psychological violence	Ever insulted, threatened or humiliated by husband = 1
Sexual violence	Ever physically forced into sex by husband = 1
BISP	Woman is a current BISP recipient = 1
Empowerment scores	Economic, social, familial, political and composite scores scaled 0–1
House and land ownership (instruments)	Two dummies: owns a house = 1; owns land = 1
Worked before marriage	Had paid work before marrying = 1
Time from marriage to first birth	Reference: under 5 years; dummies for 5–10 years and over 10 years
Respondent's schooling	Reference: none; dummies for primary, secondary, higher
Husband's schooling	Reference: none; dummies for primary, secondary, higher
Husband in work	Husband currently employed = 1
Husband drinks alcohol	Yes = 1
Town resident	Urban household = 1; rural = 0

Source: Compiled by the authors.

Model

For woman i , the probability of reporting a given form of abuse is modelled as

$$\Pr(V_i = 1) = \Phi(\alpha_0 + \alpha_1 E_{ki} + \alpha_2 T_i + \varphi(T_i \cdot E_{ki}) + W_i' \gamma)(1)$$

where V_i is the violence indicator, E_{ki} is one of the five empowerment scores, T_i is BISP receipt and W_i contains the control variables in Table 1. As in Kiani (2023), the five scores are never entered together. Each score and its interaction with BISP go into a separate model, so equation (1) is estimated five times for each outcome and each sample. A negative coefficient means lower risk. The coefficient φ is the key test for the backlash question. If empowered women who also got cash faced a hostile reaction, φ would be positive, which would weaken the protective effect of the transfer.

Addressing endogeneity

Empowerment is probably not independent of abuse. A woman with a violent husband may report less freedom because of the violence itself. Unmeasured features of a marriage, such as the husband's temper, can affect both her position and her risk. Self-reported empowerment may also be measured with error. So we estimate a two-step control-function probit (Rivers & Vuong, 1988; Wooldridge, 2010). Like Kiani (2023), we instrument the empowerment score with two separate indicators: whether the woman owns a house and whether she owns land. Owning property gives a wife something of her own to rely on, which increases her bargaining power (Rehman et al., 2019). Very few Pakistani women own a house or land, so ownership picks out women with an unusually

strong position at home (Kiani, 2023). Following Kiani (2023) again, BISP receipt is treated as exogenous. Eligibility depends on a poverty score that the programme calculates from household assets, not on any choice the woman makes, and each recipient is compared with a neighbour of similar income under the same police station and local customs. In the first step, the empowerment score is regressed on the two ownership indicators, BISP receipt and the other controls. In the second step, the residual from the first step is added to the violence probit:

$$V_i = X_i'\alpha + \lambda\hat{\epsilon}_i + \epsilon_i \tag{2}$$

We check exogeneity with a Wald test that λ equals zero, which has one degree of freedom. Having two instruments for one endogenous score gives one overidentifying restriction. The main assumption is that owning a house or land affects abuse only through the woman's empowerment, once schooling, work and place of residence are controlled for. Some Pakistani evidence links house ownership directly to lower violence (Ali & Tariq, 2022), so we treat this assumption with care. We report probit coefficients, standard errors and average marginal effects, first for the whole division and then for each district.

Results and Discussion

Descriptive statistics

Psychological abuse is the most common form of violence (Table 2). Across the division, 31.0 percent of women report psychological violence, 16.5 percent report physical violence causing injury and 12.0 percent report sexual violence. All three forms are lowest in Multan district (26.0, 13.0 and 8.2 percent) and highest in Lodhran (36.5, 21.2 and 16.3 percent). These rates are similar to other estimates for Pakistan (Ali et al., 2011; Shaikh, 2024).

Table 2: Lifetime experience of spousal violence, by district

Variable	Category	Multan Division (N=768)	Lodhran (n=104)	Khanewal (n=184)	Multan (n=292)	Vehari (n=188)
Physical Aggression	Yes	127 (16.5)	22 (21.2)	31 (16.8)	38 (13.0)	36 (19.1)
	No	641 (83.5)	82 (78.8)	153 (83.2)	254 (87.0)	152 (80.9)
Psychological Abuse	Yes	238 (31.0)	38 (36.5)	58 (31.5)	76 (26.0)	66 (35.1)
	No	530 (69.0)	66 (63.5)	126 (68.5)	216 (74.0)	122 (64.9)
Sexual Violence	Yes	92 (12.0)	17 (16.3)	22 (12.0)	24 (8.2)	29 (15.4)
	No	676 (88.0)	87 (83.7)	162 (88.0)	268 (91.8)	159 (84.6)

Source: Survey data, authors' tabulation. Figures are counts with column percentages in brackets.

Empowerment shows the opposite pattern. On the social index, 28.1 percent of women in Multan are in the top group, compared with 13.5 percent in Lodhran. On the economic index the figures are 26.7 and 11.5 percent. Women in Lodhran also have the least schooling, with 27.9 percent never

having gone to school. Their husbands are the most likely to drink: 8.7 percent do, which is twice the Multan rate of 4.1 percent (Table 3).

Table 3: Schooling of spouses, information sources and husbands' employment and drinking, by district

Variable	Category	Multan Division (N=768)	Lodhran (n=104)	Khanewar 1 (n=184)	Multan (n=292)	Vehari (n=188)
Woman's Education	No education	154 (20.1)	29 (27.9)	38 (20.7)	42 (14.4)	45 (23.9)
	Primary	181 (23.6)	27 (26.0)	45 (24.5)	62 (21.2)	47 (25.0)
	Secondary	285 (37.1)	33 (31.7)	69 (37.5)	118 (40.4)	65 (34.6)
	Higher	148 (19.3)	15 (14.4)	32 (17.4)	70 (24.0)	31 (16.5)
Husband's Education	No education	106 (13.8)	22 (21.2)	26 (14.1)	25 (8.6)	33 (17.6)
	Primary	177 (23.0)	27 (26.0)	45 (24.5)	57 (19.5)	48 (25.5)
	Secondary	304 (39.6)	35 (33.7)	73 (39.7)	126 (43.2)	70 (37.2)
	Higher	181 (23.6)	20 (19.2)	40 (21.7)	84 (28.8)	37 (19.7)
Main Source of Information	None	105 (13.7)	22 (21.2)	25 (13.6)	25 (8.6)	33 (17.6)
	Newspaper/Radio	76 (9.9)	14 (13.5)	18 (9.8)	23 (7.9)	21 (11.2)
	Television	334 (43.5)	52 (50.0)	80 (43.5)	120 (41.1)	82 (43.6)
	Internet	253 (32.9)	16 (15.4)	61 (33.2)	124 (42.5)	52 (27.7)
Husband Currently Working	Yes	724 (94.3)	95 (91.3)	174 (94.6)	280 (95.9)	175 (93.1)
	No	44 (5.7)	9 (8.7)	10 (5.4)	12 (4.1)	13 (6.9)
Husband Consumes Alcohol	Yes	41 (5.3)	9 (8.7)	9 (4.9)	12 (4.1)	11 (5.9)
	No	727 (94.7)	95 (91.3)	175 (95.1)	280 (95.9)	177 (94.1)

Source: Survey data, authors' tabulation. Counts with percentages in brackets.

Regression estimates

Results for physical, psychological and sexual abuse are shown in Tables 4, 5 and 6. In every column of the three tables the exogeneity test rejects the null ($\chi^2(1)$ between 16.58 and 24.88), so we use the instrumented estimates.

Table 4: Control-function IV~probit results: physical violence

Variables	Multan Division	Lodhran	Khanewal	Multan	Vehari
Social Protection (Base: Non-Beneficiaries)					
Cash Transfer (BISP)	-0.284*** (0.096) [-0.058]	-0.251** (0.102) [-0.052]	-0.309*** (0.094) [-0.064]	-0.331*** (0.091) [-0.068]	-0.276*** (0.099) [-0.057]
Women's Empowerment Indicators					
Economic Empowerment	-0.241*** (0.082) [-0.050]	-0.211** (0.088) [-0.044]	-0.268*** (0.081) [-0.055]	-0.291*** (0.079) [-0.060]	-0.233*** (0.085) [-0.048]
Social Empowerment	-0.194** (0.086) [-0.040]	-0.171* (0.092) [-0.035]	-0.216** (0.085) [-0.045]	-0.236*** (0.083) [-0.049]	-0.189** (0.089) [-0.039]
Familial Empowerment	-0.168** (0.081) [-0.035]	-0.146* (0.087) [-0.030]	-0.184** (0.080) [-0.038]	-0.201*** (0.078) [-0.042]	-0.161* (0.084) [-0.033]
Political Empowerment	-0.116** (0.049) [-0.024]	-0.086 (0.061) [-0.018]	-0.121** (0.055) [-0.025]	-0.132*** (0.046) [-0.027]	-0.098* (0.058) [-0.020]
Women Overall Empowerment	-0.276*** (0.102) [-0.057]	-0.246** (0.109) [-0.051]	-0.302*** (0.100) [-0.062]	-0.328*** (0.098) [-0.068]	-0.271*** (0.105) [-0.056]
Interaction Terms (BISP×Empowerment)					
BISP × Economic Empowerment	-0.188** (0.091) [-0.039]	-0.164* (0.097) [-0.034]	-0.203** (0.090) [-0.042]	-0.221** (0.088) [-0.046]	-0.181* (0.094) [-0.037]
BISP × Social Empowerment	-0.151* (0.079) [-0.031]	-0.131 (0.085) [-0.027]	-0.163** (0.079) [-0.034]	-0.176** (0.077) [-0.036]	-0.146* (0.082) [-0.030]
BISP × Familial Empowerment	-0.114 (0.074) [-0.023]	-0.099 (0.080) [-0.020]	-0.123* (0.074) [-0.025]	-0.133* (0.072) [-0.027]	-0.111 (0.077) [-0.023]
BISP × Political Empowerment	-0.081 (0.071) [-0.017]	-0.071 (0.077) [-0.015]	-0.087 (0.071) [-0.018]	-0.094 (0.069) [-0.019]	-0.079 (0.074) [-0.016]
BISP × Overall Empowerment	-0.214** (0.097) [-0.044]	-0.189* (0.103) [-0.039]	-0.233** (0.096) [-0.048]	-0.252*** (0.094) [-0.052]	-0.208** (0.100) [-0.043]
Employment Status before Marriage (Base: Not Employed)					

Employed Before Marriage	-0.162** (0.073) [-0.033]	-0.142* (0.078) [-0.029]	-0.176** (0.072) [-0.036]	-0.191*** (0.070) [-0.039]	-0.158** (0.075) [-0.033]
Marriage-to-Birth Interval (Base: <5 Years)					
Between 5–10 Years	-0.103* (0.060) [-0.021]	-0.091 (0.064) [-0.019]	-0.113* (0.059) [-0.023]	-0.121** (0.058) [-0.025]	-0.101* (0.061) [-0.021]
More than 10 Years	-0.171** (0.068) [-0.035]	-0.151** (0.073) [-0.031]	-0.188*** (0.067) [-0.039]	-0.203*** (0.065) [-0.042]	-0.168** (0.070) [-0.035]
Education (Base: No Education)					
Primary (Women)	-0.126** (0.061) [-0.026]	-0.109* (0.066) [-0.023]	-0.138** (0.060) [-0.029]	-0.149** (0.058) [-0.031]	-0.122* (0.063) [-0.025]
Secondary (Women)	-0.214*** (0.074) [-0.044]	-0.188** (0.079) [-0.039]	-0.234*** (0.073) [-0.048]	-0.252*** (0.071) [-0.052]	-0.209*** (0.076) [-0.043]
Higher (Women)	-0.328*** (0.089) [-0.068]	-0.289*** (0.094) [-0.060]	-0.357*** (0.087) [-0.074]	-0.386*** (0.085) [-0.080]	-0.319*** (0.091) [-0.066]
Primary (Husband)	-0.098* (0.058) [-0.020]	-0.087 (0.062) [-0.018]	-0.108* (0.057) [-0.022]	-0.116** (0.056) [-0.024]	-0.096 (0.060) [-0.020]
Secondary (Husband)	-0.171** (0.069) [-0.035]	-0.149** (0.074) [-0.031]	-0.186*** (0.068) [-0.039]	-0.201*** (0.066) [-0.042]	-0.167** (0.071) [-0.035]
Higher (Husband)	-0.256*** (0.081) [-0.053]	-0.224** (0.087) [-0.046]	-0.279*** (0.080) [-0.058]	-0.301*** (0.078) [-0.062]	-0.249*** (0.084) [-0.052]
Husband Characteristics					
Employed (Base: Unemployed)	-0.147** (0.072) [-0.030]	-0.128* (0.077) [-0.027]	-0.159** (0.071) [-0.033]	-0.173** (0.069) [-0.036]	-0.143* (0.074) [-0.030]
Husband Alcohol Use (Base: No)	0.481*** (0.102) [0.100]	0.548*** (0.108) [0.114]	0.457*** (0.099) [0.095]	0.428*** (0.097) [0.089]	0.503*** (0.104) [0.105]
Area of Residence (Base: Rural)					
Urban	-0.193** (0.081) [-0.040]	-0.167* (0.086) [-0.035]	-0.209*** (0.080) [-0.043]	-0.226*** (0.078) [-0.047]	-0.186** (0.083) [-0.039]
Model Statistics					
Observations	768	104	184	292	188

Wald Test of Exogeneity ($\chi^2(1)$)	17.94	16.58	20.87	23.16	18.63
Prob > χ^2	0.000	0.000	0.000	0.000	0.000
Pseudo R ²	0.186	0.176	0.203	0.214	0.189

Source: Own estimates. Standard errors (), average marginal effects []. Significance: *** 1%, ** 5%, * 10%. A negative sign means lower risk. Empowerment is instrumented with two dummies, house ownership and land ownership (Kiani, 2023); BISP receipt enters as an exogenous regressor, and each empowerment score enters, with its BISP product, in a model of its own.

The transfer

BISP receipt has a negative and significant link with all three forms of violence in every sample. In the full sample, recipients are 5.8 percentage points less likely to report physical violence, 5.2 points less likely to report psychological violence and 4.1 points less likely to report sexual violence. The link is largest in Multan district (6.8, 6.1 and 4.9 points) and smallest in Lodhran (5.2, 4.6 and 3.6 points), where it is significant only at the 10 percent level for sexual violence. Two reasons fit these results. The transfer reduces the money stress that often leads to conflict in poor households. It also gives the woman her own income, which improves her fallback option. Both match the pathways described by Buller et al. (2018) and the Kenyan evidence of Haushofer et al. (2019). The result is also close to what Naik and Aslam (2024) found for government benefits in Punjab.

Our results differ from Sahay et al. (2023), who found no effect on intimate partner violence in the Philippines, and from Bobonis et al. (2025), who found that protection appeared only slowly in Mexico. Timing may explain part of this difference. BISP has run for more than fifteen years, so our cross-sectional estimates capture a relationship that has had time to settle. The smaller link for sexual violence suggests that this type of abuse depends less on money stress and more on control and a sense of entitlement, which cash alone cannot easily change.

Table 5: Control-function IV-probit results: psychological violence

Variables	Multan Division	Lodhran	Khanewal	Multan	Vehari
Social Protection (Base: Non-Beneficiaries)					
Cash Transfer (BISP)	-0.251*** (0.094) [-0.052]	-0.223** (0.099) [-0.046]	-0.276*** (0.091) [-0.057]	-0.296*** (0.089) [-0.061]	-0.244** (0.096) [-0.050]
Women's Empowerment Indicators					
Economic Empowerment	-0.221*** (0.080) [-0.046]	-0.194** (0.086) [-0.040]	-0.247*** (0.079) [-0.051]	-0.266*** (0.077) [-0.055]	-0.214*** (0.083) [-0.044]

Social Empowerment	-0.247*** (0.083) [-0.051]	-0.217** (0.089) [-0.045]	-0.271*** (0.082) [-0.056]	-0.289*** (0.080) [-0.060]	-0.238*** (0.086) [-0.049]
Familial Empowerment	-0.191** (0.079) [-0.039]	-0.166** (0.084) [-0.034]	-0.209*** (0.078) [-0.043]	-0.226*** (0.076) [-0.047]	-0.184** (0.081) [-0.038]
Political Empowerment	-0.131*** (0.048) [-0.027]	-0.097 (0.059) [-0.020]	-0.138*** (0.053) [-0.029]	-0.149*** (0.045) [-0.031]	-0.111** (0.056) [-0.023]
Women Overall Empowerment	-0.301*** (0.099) [-0.062]	-0.268** (0.105) [-0.056]	-0.327*** (0.097) [-0.068]	-0.351*** (0.095) [-0.073]	-0.294*** (0.101) [-0.061]
Interaction Terms (BISP×Empowerment)					
BISP × Economic Empowerment	-0.173* (0.089) [-0.036]	-0.154 (0.094) [-0.032]	-0.191** (0.088) [-0.040]	-0.206** (0.086) [-0.043]	-0.171* (0.091) [-0.035]
BISP × Social Empowerment	-0.162** (0.078) [-0.034]	-0.142* (0.084) [-0.029]	-0.176** (0.078) [-0.036]	-0.188** (0.076) [-0.039]	-0.158* (0.081) [-0.033]
BISP × Familial Empowerment	-0.121* (0.073) [-0.025]	-0.106 (0.078) [-0.022]	-0.132* (0.072) [-0.027]	-0.142** (0.070) [-0.029]	-0.118 (0.075) [-0.024]
BISP × Political Empowerment	-0.086 (0.069) [-0.018]	-0.074 (0.075) [-0.015]	-0.091 (0.069) [-0.019]	-0.098 (0.067) [-0.020]	-0.082 (0.072) [-0.017]
BISP × Overall Empowerment	-0.227** (0.095) [-0.047]	-0.201** (0.101) [-0.042]	-0.247*** (0.094) [-0.051]	-0.266*** (0.092) [-0.055]	-0.221** (0.097) [-0.046]
Employment Status before Marriage (Base: Not Employed)					
Employed Before Marriage	-0.151** (0.071) [-0.031]	-0.133* (0.076) [-0.027]	-0.165** (0.070) [-0.034]	-0.179*** (0.068) [-0.037]	-0.147** (0.073) [-0.030]
Marriage-to-Birth Interval (Base: <5 Years)					
Between 5–10 Years	-0.096* (0.058) [-0.020]	-0.085 (0.063) [-0.018]	-0.105* (0.057) [-0.022]	-0.114** (0.056) [-0.024]	-0.094 (0.060) [-0.019]
More than 10 Years	-0.159** (0.066) [-0.033]	-0.141** (0.071) [-0.029]	-0.176*** (0.065) [-0.036]	-0.189*** (0.063) [-0.039]	-0.157** (0.068) [-0.032]
Education (Base: No Education)					
Primary (Women)	-0.116**	-0.102	-0.128**	-0.138**	-0.114*

	(0.059)	(0.064)	(0.058)	(0.056)	(0.061)
	[-0.024]	[-0.021]	[-0.027]	[-0.029]	[-0.023]
Secondary (Women)	-0.196***	-0.174**	-0.216***	-0.233***	-0.194***
	(0.072)	(0.077)	(0.071)	(0.069)	(0.074)
	[-0.041]	[-0.036]	[-0.045]	[-0.048]	[-0.040]
Higher (Women)	-0.306***	-0.271***	-0.334***	-0.359***	-0.299***
	(0.086)	(0.091)	(0.084)	(0.082)	(0.088)
	[-0.063]	[-0.056]	[-0.069]	[-0.074]	[-0.062]
Primary (Husband)	-0.089	-0.079	-0.098*	-0.106**	-0.087
	(0.056)	(0.060)	(0.055)	(0.054)	(0.058)
	[-0.018]	[-0.016]	[-0.020]	[-0.022]	[-0.018]
Secondary (Husband)	-0.159**	-0.139*	-0.174***	-0.188***	-0.156**
	(0.067)	(0.072)	(0.066)	(0.064)	(0.069)
	[-0.033]	[-0.029]	[-0.036]	[-0.039]	[-0.032]
Higher (Husband)	-0.239***	-0.209**	-0.261***	-0.281***	-0.233***
	(0.079)	(0.084)	(0.078)	(0.076)	(0.081)
	[-0.049]	[-0.043]	[-0.054]	[-0.058]	[-0.048]
Husband Characteristics					
Employed (Base:	-0.136*	-0.121	-0.149**	-0.161**	-0.134*
Unemployed)	(0.070)	(0.075)	(0.069)	(0.067)	(0.072)
	[-0.028]	[-0.025]	[-0.031]	[-0.033]	[-0.028]
Husband Alcohol Use (Base: No)	0.562***	0.631***	0.533***	0.506***	0.589***
	(0.105)	(0.111)	(0.102)	(0.100)	(0.107)
	[0.117]	[0.131]	[0.111]	[0.105]	[0.123]
Area of Residence (Base: Rural)					
Urban	-0.181**	-0.159*	-0.198**	-0.214***	-0.177**
	(0.079)	(0.084)	(0.078)	(0.076)	(0.081)
	[-0.037]	[-0.033]	[-0.041]	[-0.044]	[-0.037]
Model Statistics					
Observations	768	104	184	292	188
Wald Test of Exogeneity ($\chi^2(1)$)	19.63	18.02	22.31	24.88	20.17
Prob > χ^2	0.000	0.000	0.000	0.000	0.000
Pseudo R²	0.201	0.191	0.217	0.229	0.204

Source: Own estimates. Notes as in Table 4.

Which kinds of empowerment protect?

Economic empowerment gives the strongest protection against physical violence (full-sample AME -5.0 points) and is also significant for psychological (-4.6) and sexual violence (-3.9). Having her own money gives a woman a real way out and reduces conflicts over scarce resources that lead to violence. Control over assets also makes it harder for a husband to take her resources by force

(Murugan et al., 2021). This result differs from the backlash findings of Dalal (2011), Rahman et al. (2011) and Fakir et al. (2016). Part of the difference may come from method. Single-equation models cannot separate the effect of empowerment from hidden household conflict that both lowers empowerment and raises violence. Part may come from context. Following Schuler and Nazneen (2018), the link may become protective once society accepts women's economic roles, and a long-running government programme such as BISP may have made it normal for women to receive and manage money.

Social empowerment gives the strongest protection against psychological (−5.1 points) and sexual violence (−4.4 points), and is significant for physical violence (−4.0 points). Women who can move freely, visit their parents' family and take part in community life are less isolated. They have people to turn to and can better resist controlling behaviour, which Murshid and Critelli (2020) find is closely linked to IPV in Pakistan. This matches the importance of freedom from domination reported by Kawaguchi et al. (2014). It differs from Rocca et al. (2009), whose participants joined training groups run by outside organisations in urban slums. That was a more visible challenge to social norms than the slowly built freedom of movement measured here.

Familial empowerment protects against all three forms, with smaller effects (−3.4 to −3.9 points). It is significant only at the 10 percent level in Lodhran for physical and sexual violence and in Vehari for physical violence. Joint decisions in the family limit the husband's one-sided control and bring the wider family to the woman's side, as Dalal et al. (2014) found for joint decisions on contraception in Nepal. Political empowerment is significant in the division-wide model and in Khanewal, Multan district and Vehari (though weaker in Vehari), and is never significant in Lodhran. Knowing her rights and taking part in civic life can give a woman a real threat of legal action, but only where courts, police and complaint systems are within reach. This is least likely in Lodhran (Bobonis et al., 2025). The overall index is protective in every model and has its largest effect on psychological violence (−6.2 points), in line with Murugan et al. (2021) and Ghafoori et al. (2025).

Table 6: Control-function IV-probit results: sexual violence

Variables	Multan Division	Lodhran	Khanewal	Multan	Vehari
Social Protection (Base: Non-Beneficiaries)					
Cash Transfer (BISP)	−0.196** (0.091) [−0.041]	−0.174* (0.097) [−0.036]	−0.221** (0.089) [−0.046]	−0.238*** (0.087) [−0.049]	−0.192** (0.094) [−0.040]
Women's Empowerment Indicators					
Economic Empowerment	−0.189** (0.079) [−0.039]	−0.169** (0.084) [−0.035]	−0.214*** (0.078) [−0.044]	−0.231*** (0.076) [−0.048]	−0.187** (0.081) [−0.039]
Social Empowerment	−0.214*** (0.082) [−0.044]	−0.191** (0.087) [−0.039]	−0.239*** (0.081) [−0.049]	−0.257*** (0.079) [−0.053]	−0.209** (0.084) [−0.043]

Familial Empowerment	-0.163** (0.077) [-0.034]	-0.144* (0.082) [-0.030]	-0.181** (0.076) [-0.037]	-0.197*** (0.074) [-0.041]	-0.159** (0.079) [-0.033]
Political Empowerment	-0.109** (0.046) [-0.023]	-0.083 (0.058) [-0.017]	-0.116** (0.052) [-0.024]	-0.126*** (0.044) [-0.026]	-0.094* (0.055) [-0.019]
Women Overall Empowerment	-0.262*** (0.097) [-0.054]	-0.234** (0.103) [-0.048]	-0.287*** (0.095) [-0.059]	-0.309*** (0.093) [-0.064]	-0.258*** (0.099) [-0.053]
Interaction Terms (BISP×Empowerment)					
BISP × Economic Empowerment	-0.154* (0.087) [-0.032]	-0.138 (0.092) [-0.029]	-0.172** (0.086) [-0.035]	-0.186** (0.084) [-0.038]	-0.153* (0.089) [-0.032]
BISP × Social Empowerment	-0.142* (0.076) [-0.029]	-0.125 (0.082) [-0.026]	-0.154** (0.076) [-0.032]	-0.166** (0.074) [-0.034]	-0.139* (0.079) [-0.029]
BISP × Familial Empowerment	-0.108 (0.071) [-0.022]	-0.094 (0.077) [-0.020]	-0.117* (0.071) [-0.024]	-0.126* (0.069) [-0.026]	-0.105 (0.074) [-0.022]
BISP × Political Empowerment	-0.074 (0.067) [-0.015]	-0.064 (0.073) [-0.013]	-0.079 (0.067) [-0.016]	-0.086 (0.065) [-0.018]	-0.071 (0.070) [-0.015]
BISP × Overall Empowerment	-0.198** (0.093) [-0.041]	-0.176* (0.099) [-0.036]	-0.216** (0.092) [-0.045]	-0.234*** (0.090) [-0.048]	-0.194** (0.095) [-0.040]
Employment Status before Marriage (Base: Not Employed)					
Employed Before Marriage	-0.138** (0.069) [-0.028]	-0.122* (0.074) [-0.025]	-0.151** (0.068) [-0.031]	-0.164** (0.066) [-0.034]	-0.136* (0.071) [-0.028]
Marriage-to-Birth Interval (Base: <5 Years)					
Between 5–10 Years	-0.089 (0.057) [-0.018]	-0.079 (0.062) [-0.016]	-0.098* (0.056) [-0.020]	-0.106* (0.055) [-0.022]	-0.088 (0.059) [-0.018]
More than 10 Years	-0.147** (0.064) [-0.030]	-0.131* (0.069) [-0.027]	-0.163*** (0.063) [-0.034]	-0.176*** (0.062) [-0.036]	-0.145** (0.066) [-0.030]
Education (Base: No Education)					
Primary (Women)	-0.104* (0.057) [-0.021]	-0.091 (0.062) [-0.019]	-0.114** (0.056) [-0.023]	-0.123** (0.055) [-0.025]	-0.102* (0.059) [-0.021]

Secondary (Women)	-0.181*** (0.070) [-0.037]	-0.160** (0.075) [-0.033]	-0.198*** (0.069) [-0.041]	-0.214*** (0.067) [-0.044]	-0.178** (0.072) [-0.037]
Higher (Women)	-0.284*** (0.083) [-0.059]	-0.251*** (0.089) [-0.052]	-0.309*** (0.082) [-0.064]	-0.334*** (0.080) [-0.069]	-0.278*** (0.085) [-0.057]
Primary (Husband)	-0.083 (0.054) [-0.017]	-0.073 (0.059) [-0.015]	-0.091* (0.053) [-0.019]	-0.098* (0.052) [-0.020]	-0.081 (0.056) [-0.017]
Secondary (Husband)	-0.144** (0.065) [-0.030]	-0.127* (0.070) [-0.026]	-0.158** (0.064) [-0.033]	-0.171*** (0.063) [-0.035]	-0.142** (0.067) [-0.029]
Higher (Husband)	-0.221*** (0.077) [-0.046]	-0.194** (0.082) [-0.040]	-0.242*** (0.076) [-0.050]	-0.261*** (0.074) [-0.054]	-0.216*** (0.079) [-0.045]
Husband Characteristics					
Employed (Base: Unemployed)	-0.124* (0.068) [-0.026]	-0.111 (0.073) [-0.023]	-0.137** (0.067) [-0.028]	-0.148** (0.065) [-0.031]	-0.123* (0.070) [-0.025]
Husband Alcohol Use (Base: No)	0.603*** (0.109) [0.125]	0.671*** (0.115) [0.140]	0.576*** (0.106) [0.120]	0.548*** (0.104) [0.114]	0.629*** (0.111) [0.131]
Area of Residence (Base: Rural)					
Urban	-0.169** (0.077) [-0.035]	-0.149* (0.082) [-0.031]	-0.186** (0.076) [-0.038]	-0.201*** (0.074) [-0.042]	-0.166** (0.079) [-0.034]
Model Statistics					
Observations	768	104	184	292	188
Wald Test of Exogeneity ($\chi^2(1)$)	18.42	17.36	21.24	23.67	19.15
Prob > χ^2	0.000	0.000	0.000	0.000	0.000
Pseudo R ²	0.172	0.164	0.187	0.198	0.175

Source: Own estimates. Notes as in Table 4.

Complementarity or backlash?

If empowerment caused backlash, the protective link of BISP should become weaker or reverse among more empowered women. The data show the opposite. All interaction terms between BISP and the empowerment scores are negative. Those with the economic, social and overall scores are significant in the full sample and in most districts, although the economic and social terms lose significance in Lodhran for some forms of violence. The familial term is weaker. In the full sample it is significant only for psychological violence, at the 10 percent level, and otherwise only in

Khanewal and Multan district. The political term is never significant. So where the evidence is clear, the transfer protects most when the woman is already more empowered economically and socially. An empowered woman is more likely to keep control of the cash instead of losing it to her husband, and income and voice together make her position stronger than either one alone (Buller et al., 2018). This does not rule out backlash at earlier stages of empowerment or in other places. Qualitative work from Bangladesh records such a stage before men accepted women's new roles (Schuler et al., 2017), and one cross-section cannot detect it.

Husband's characteristics, education and other covariates

A husband's alcohol use is the largest risk factor in all three models. Across the division it is linked to a 10.0-point higher chance of physical violence, 11.7 points for psychological violence and 12.5 points for sexual violence. In Lodhran the figure for sexual violence is 14.0 points. Women interviewed by Sattar et al. (2022) in southern Punjab said their husbands were "losing their senses" under alcohol or drugs before turning violent, and national data show the same link (Ali & Tariq, 2022; Shaikh, 2024). Alcohol also uses up household money, which brings back the shortage that cash transfers try to ease.

Women's education shows a clear pattern. Compared with no schooling, higher education is linked to a 6.8-point lower chance of physical violence, 6.3 points lower for psychological violence and 5.9 points lower for sexual violence. For physical violence this is larger than the protective link of BISP itself. Primary schooling alone is not significant in Lodhran for psychological and sexual violence. Education makes women less likely to accept violence as a response to conflict, helps them negotiate and gives them more options outside the marriage (Murugan et al., 2021). Husbands' education also protects at the secondary and higher levels. But husbands' primary schooling is not significant in Lodhran or Vehari for any form of violence, or in the full sample for psychological and sexual violence. A husband's higher education is linked to a 5.3-point lower chance of physical violence, in line with Ghafoori et al. (2025). This variable measures the husband's own level of education. Amir-ud-Din et al. (2024) show that when husbands have much more education than their wives, violence can increase, so a husband's own education and the education gap between spouses may work in different directions.

Women who worked before marriage face lower risk of every form of violence (−2.8 to −3.3 points). Current work may be disputed within a marriage, and some studies link it to more violence (Dalal, 2011). Work before marriage is different: it is already done, and it brings skills, contacts and a real ability to earn into the marriage. A gap of more than ten years between marriage and first birth also protects in every sample. This may reflect older age at marriage and early control over childbearing. The five-to-ten-year gap is weaker and not significant in Lodhran for any form of violence. Sattar et al. (2022) find that early marriage is a risk factor in southern Punjab. A husband having a job is linked to 2.6 to 3.0 points less violence, although this is not significant in Lodhran for psychological and sexual violence. Living in an urban area is linked to 3.5 to 4.0 points less violence, probably because women there have better access to police, legal aid and support services.

Differences between districts

The protective links of BISP, empowerment and education are strongest in Multan district and weakest in Lodhran, while the link with alcohol is strongest in Lodhran. Several protective terms also lose significance in Lodhran, partly because its sample is small ($n = 104$). Since the district confidence intervals overlap, this pattern should be read as a rough guide only. Where support services are weak and households are poor, protective factors do less and risk factors do more. Model fit is highest for psychological violence (pseudo R^2 0.201 in the full sample) and lowest for sexual violence (0.172). This fits with sexual violence being the most under-reported form and the one most affected by factors the survey does not measure.

Conclusion and Policy Implications

Using a matched survey of 768 women in Multan Division and instrumental-variable probit models, this study found that BISP receipt and women's empowerment were linked to lower risks of physical, psychological and sexual intimate partner violence. Economic empowerment protected most against physical violence, and social empowerment protected most against psychological and sexual violence. Political empowerment protected women everywhere except Lodhran, the district with the weakest institutions. For the economic, social and overall scores, the interaction results showed that cash and empowerment worked together rather than causing backlash. The transfer protected most among women who were already empowered in these ways. The familial and political interactions were mostly not significant. A husband's alcohol use was the largest risk factor, and women's higher education was the strongest protective factor apart from the main variables. Most of these links were weakest in Lodhran, the district with the fewest resources.

These results have some policy lessons. BISP's coverage and real value should be protected. Payment points could be used to share information on helplines and support services, especially in Lodhran and Vehari. Linking BISP to income generation, asset ownership and skills training would strengthen the economic channel. Women's groups and peer networks would strengthen the social channel, which protects against psychological and sexual abuse. Screening and referral for alcohol and drug use, through BISP or health outreach, along with local control of alcohol and drugs, is likely to be one of the most useful single steps against IPV in the division. Its protective link alone is a reason to keep investing in girls' secondary and higher education. Lastly, legal empowerment programmes will only work in rural districts if the needed institutions are also in place, such as women's police desks, legal aid and courts that women can reach.

The study has some limitations. It uses cross-sectional data, so we cannot see how backlash changes over time. We cannot fully test the exclusion restriction for the two ownership instruments, and owning property may affect violence directly. BISP receipt was treated as exogenous, as in Kiani (2023). But a woman in a violent marriage may find it harder to register for the programme or keep her payment card, so selection into BISP could still bias its coefficient. The interactions of BISP and empowerment were also not instrumented. Violence is self-reported and probably under-reported, especially sexual violence. District samples are small, and recipients were matched by locality, not randomly assigned. Panel data and qualitative work that follow households over time would help

show whether the protective links found here reflect a later stage of social acceptance of women's empowerment or a more lasting feature of the local setting.

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Data availability

The survey data are not publicly available because they include sensitive information on violence. Anonymised data can be requested from the corresponding author.

Declaration of interest

None.

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Appendix Table A1: Questions behind the empowerment scores

Domain	Questions (each answered yes or no)
Economic	Earns her own money; decides how her money is spent; makes her own purchases; has a bank account; can get a loan or microcredit; can act on money matters without fear of violence; can take up work or run a business; can access training; has water and electricity; can reach markets, information and technology
Social	Uses media or the internet; may go shopping or to a park; visits relatives freely; can speak her mind in the family; joins community activities; believes attitudes toward women have improved
Familial	Decides family size and planning; decides on children's healthcare; decides on children's schooling; decides on her own healthcare; can refuse sex or use contraception; decided her age at marriage; chose her husband
Political	Knows how government works; can approach political bodies; votes; takes part in protests or campaigns; is involved in local councils; feels able to influence local decisions; feels heard in local planning; believes women's needs are equally represented

Source: Authors' survey.