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UTILIZATION OF FUNDS AMONG RURAL FAMILIES UNDER EHSAAS PROGRAM: A SOCIO-DEMOGRAPHIC ANALYSIS

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Abstract

Social safety nets such as the Ehsaas program in Pakistan are essential in poverty reduction especially in the rural regions. Although the program gives direct cash transfer, the final success will be determined by the ways in which the beneficiary households are utilizing the cash. Very few studies have been conducted to understand how socio-demographic factors shape these spending patterns among rural population. This paper set out to undertake a socio-demographic analysis on the way rural families in the Layyah District of Pakistan make use of the money they get as a result of the Ehsaas program. It particularly determined how age, education, gender, primary income source, and land ownership associated with the use of cash assistance. The study was carried out within three Union Councils of Tehsil Layyah which were rural. A collection of 110 respondents was chosen out of 44 villages. The data were gathered by use of face-to-face interviews. The results showed statistically significant correlation ($p < 0.05$) of all the chosen socio-demographic factors and utilization of Ehsaas funds. The findings revealed that level of utilization was much higher among older people (>50 years) and those with formal education. Utilization was 100 percent high among beneficiaries whose major source of income was non-farm (e.g. daily labor) and low dependency to cash support was observed among the landowners. It was found that there was a sharp gender disparity with 100 percent high utilization in males as compared to their counterparts, the females, who demonstrated low utilization mainly because of limited decision-making power. The study finds that socio-demographic factors are important factors that determine the effectiveness with which rural households use cash assistance. The results highlight the necessity of targeted interventions, such as the introduction of financial literacy among younger and less-educated beneficiaries, and gender-sensitive initiatives that will enable women to make financial decisions.

Keywords: *Poverty, Cash, Livelihood, Utilization, socio-demographic.*

INTRODUCTION

Social Safety nets are important for governments in global south to alleviate poverty, reduce vulnerability and cope with economic shocks on the most marginalised segment of population (World bank, 2022). In Pakistan, where a large number of people lives in rural areas and are at risk of food insecurity, economic instability and climate variations (Sikandar et al., 2021; Ahmad & Afzal, 2021), these programs are not just beneficial but mandatory. The government previously launched various such initiatives to address *aforesaid challenges including Ehsas Program which emerged as one of the largest comprehensive social protection scheme for marginalized and deprived sections of society. Its objectives are multifaceted including immediate financial assistance and improvement of human capital by investing in education, health and ultimately breaking the vicious cycle of Poverty (Jafree, 2023; Hassan, 2021).*

The Ehsaas program gives cash directly to vulnerable families, based on the idea that this money will improve their lives through better nutrition, more children in school, and stronger economic stability (Grosh et al., 2008; Farooq, 2014). However, the success of these payments does not just depend on the amount given. It is critically shaped by how the receiving households choose to use the funds (Iqbal et al., 2019; Ijaz, 2021).

How families spend this financial help is a complex issue, deeply affected by their social and economic background. Factors like the beneficiary's age, gender, education, main job, and whether they own assets (like land) can strongly influence spending. These factors push money toward essential needs, useful investments, or less critical expenses (Yu et al., 2017; Zhou et al., 2019). For example, research shows that financial literacy, often tied to education, helps people make better economic choices (Asmara et al., 2021). Also, strong cultural and patriarchal norms can shape the role of gender in money decisions, often restricting women's control over cash and affecting how it is used (Butt, 2021; Rink and Barros, 2021; Tiwari and Dubey, 2024).

While many studies have looked at the impact of cash programs like BISP on poverty and women's empowerment (e.g., Naseer et al., 2021; Ahmad et al., 2021), there is a clear gap in research. Few studies specifically examine how socio-demographic factors affect spending under the newer Ehsaas program, especially in rural Pakistan. Understanding this is key to moving past a generic program design and creating social policies that are targeted, efficient, and fair.

Therefore, this study aims to fill that gap. It conducts a socio-demographic analysis of how rural families in Pakistan's Layyah District use their Ehsaas funds. It empirically investigates how age, education, gender, income source, and land ownership associate whether the money is spent on basic needs, savings, investments, or other purposes. The results will provide valuable evidence for policymakers to refine the Ehsaas program, ensuring its assistance creates the greatest positive change for the families it serves.

CONCEPTUAL FRAMEWORK (TEMU)

A conceptual framework for this study provides an understanding of the relationships between socio-demographic factors and the utilization of financial assistance under the Ehsaas program within rural families. Based on three core constructs, namely, socio-demographic characteristic utilization pattern of financial aid intervening factors, these all work together to explain demographic interactions in the allocation of money for their expenditure in households.

The central variable in the framework is socio-demographic characteristics, acting as independent variables that explain how families use financial assistance. These are: age, education level, gender, income sources, and land ownership. Age, for instance, is highly significant since younger people generally lack the experience or knowledge of financial management to spend appropriately; this can result in low utilization rates for necessities. Older adults tend to prioritize householding necessities. Higher educational status is also critical as recipients are likely to be well-informed and able to allocate their finances better by saving or investing, given their better understanding of managing money. Lastly, there are gender dynamics wherein females' use behavior patterns differ with the female autonomy at home, *family obligations, and cultural settings. Similarly, the variety of household income sources and land ownership impacts fund allocation. For instance, landowners who usually have other sources of income are likely to underutilize financial assistance on basic needs and channel their resources to other priorities. The dependent variable is utilization patterns of financial assistance that show how funds are utilized in rural households, which include spending on vital needs such as food, health, and education; savings and investments (farmed or business enterprises); and non-vital spending, which could either include luxury goods or social amenities. The paper looks into how socio-demographic attributes affect the utilization of the funds received on the household level under the Ehsas program.*

Intervening factors like demographics play a vital role in forming the relationship of socio-demographic characteristics to fund utilization. Financial literacy is a primary mediator by bridging the gap from education to fund allocation due to better financial decision-making. For example, financially literate individuals with higher levels of education tend to save/invest funds in productive avenues. Cultural norms, however, act as moderators that influence gender-based spending decisions (Rink and Barros, 2021). In a rural, patriarchal environment, restrictive norms may be associated with less financial independence of women, thereby limiting their ability to make independent spending choices. Community support systems also moderate these relationships by providing households with collective resources and guidance, which improves their ability to utilize funds effectively.

Such frameworks are rooted in theoretical grounds that better elucidate such dynamics. The theory of Planned Behavior gives insights into how the socio-demographic factors would ultimately impact attitude and perception to make behavioral decisions concerning fund usage. The Livelihoods Framework emphasizes how assets within households, including income and education, impact livelihood strategies on sustainability. Gender and Development Theory indicates that gender plays a crucial role in inequalities in household decisions, mainly regarding finance (Tiwari and Dubey, 2024). These theories are cited for reference and building the case. However, their implications are not utilized in this study. Rather, a linear relationship between the demographic factors and utilization is explored.

This conceptual framework has critical practical implications for policymakers and program designers. It emphasizes the necessity of targeted interventions, like education campaigns, to raise rural people's financial literacy. In addition, gender-sensitive policies are essential for empowering women and addressing differences in fund utilization. Using the local networks, another initiative at the community level can become a much-needed support system for the family and foster productive utilization of financial aid.

Although the framework considers financial literacy, cultural norms, and community support as potential mediator and moderator, these constructs were not examined statistically and only included to provide contextual understanding. In summary, the conceptual framework in this study only focus to provide a comprehensive and logical approach to understand how the socio-demographic dynamics associate with fund utilization under the Ehsaas program. By identifying relationships between the variables, the study will provide a robust foundation for designing tailored interventions aimed at maximizing the impact of financial assistance on rural families.

METHODOLOGY

STUDY AREA

This study was conducted in the Punjab province, which is by far the largest in terms of population in

Pakistan. Of the total districts in the province, Layyah was chosen conveniently for this research purpose. Layyah, one of the southern districts of Punjab, covers an area of 6291 square kilometers, making up 3% of the area of Punjab. This district is renewed for its diverse topology, ranging from fertile agricultural land to rural landscape. It comprises three tehsils: Chaubara, Karor, and Layyah. Within Tehsil Layyah, three rural Union Councils (U/Cs) were strategically chosen for sampling to provide a representative image of the local community and its complexities. For the selection of study area, the following three rural union councils of tehsil Layyah were chosen: (i) U/C Pahar Pur, (ii) U/C 172/TDA, and (iii) U/C Makaz Kot Sultan.

SAMPLING PROCEDURE AND SAMPLE SIZE

Layyah district has a total population of 1822230, and tehsil Layyah comprises 53% (977391). There are 179 villages that contain a total of 24 U/C, and for the research, 3 U/C covering 44 villages were selected. A total of 44 villages from three rural union councils were selected to make the sample size of 110 respondents. Respondents were eligible if they were current beneficiaries Ehsaas program, resident in the selected villages for at least 12 months.

DATA COLLECTION

As a research instrument, a structured questionnaire was used. This structured questionnaire, on the other hand, was administered via face-to-face interview. The instrument was pre-tested for validity and reliability. The face validity of the instrument was also verified by a professional expert from the Institute of Agricultural Extension, Education and Rural Development, University of Agriculture Faisalabad; the pre-testing provides a means of communication and resolves unexpected problems in the management of the interviewer program, such as word choice, question sequence, and length. Furthermore, the instrument reliability was calculated by Cronbach's alpha coefficient, which was 0.841 on average, assuring the individual validity of all variables.

DATA ANALYSIS

The Statistical Package for Social Sciences (SPSS) was used to analyze quantitative data. The results were interpreted using descriptive statistics such as frequency and percentage. Chi-square was applied to examine the relationship among variables. Utilization was measured using a composite index based on questionnaire items assessing expenditure patterns: (i) spending on basic needs (food, health, education, clothing), (ii) spending on household repair and maintenance, (iii) spending on agricultural inputs, (iv) repaying loans, and (v) spending on non-essential items.

RESULTS AND DISCUSSION

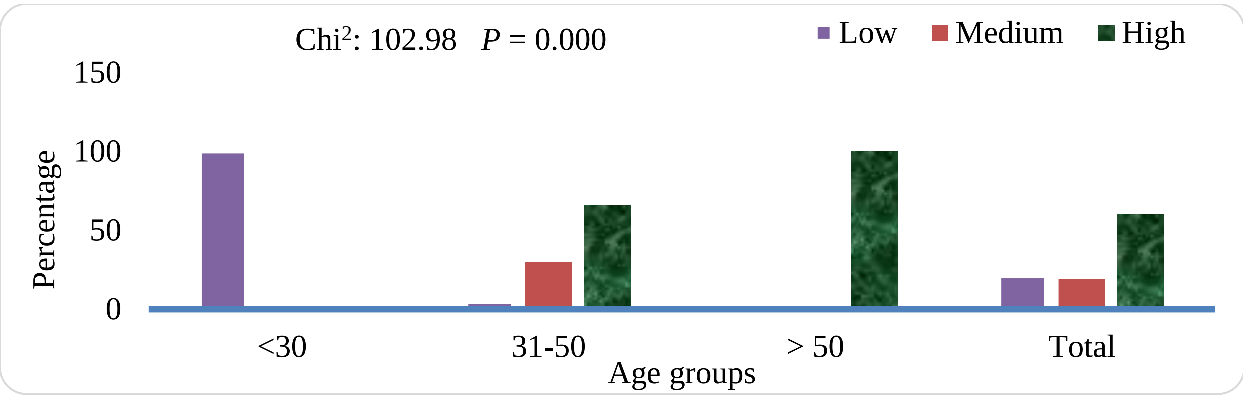

Figure 1. Relationship between the age and utilization level of money.

Figure 1 demonstrates a 100.0% low utilization rate of Ehsaas program money by young people. While members of the 31-50 age group show a gradual increase in utilization from low to high, a sizable proportion (65.7%) shows high utilization. Individuals over the age of 50, on the other hand, exhibit a distinct pattern with 100.0% high utilization, indicating a strong reliance on the money received. The statistical analysis, as evidenced by the X2 value of 102.98 and a significant p-value of 0.000, demonstrates a strong relationship between age groups and the level of money utilization from the Ehsaas program. There was a significant variation in the utilization level of the money received across the different age groups. This implies that older age beneficiaries were more positive towards the utilization of money.

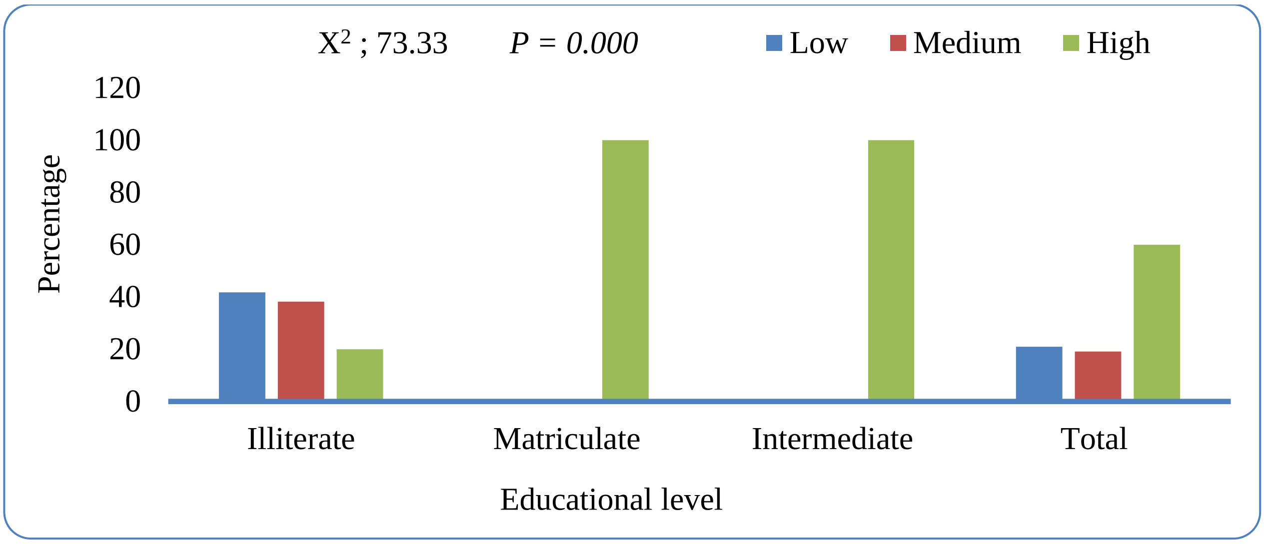

Figure 2. Relationship between the Education and utilization level of money received under Ehsaas program

Figure 2 presents the literacy rate of the respondents receiving money under this program in the study area. This data presented that a major percentage of illiterate people 41.8%havelow utilization of money. A considerable proportion of 38.2% presented moderate utilization while a smaller group of 20% showed high utilization. Similarly, people having matriculation and intermediate have a high rate of money utilization. This indicated that people having low education levels might have difficulties in understanding how to use money effectively.

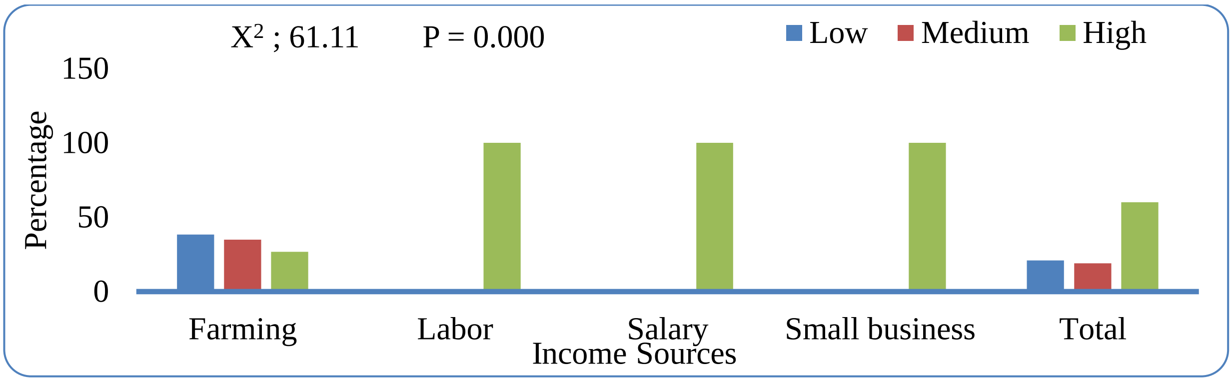

Figure 3. Relationship between the main income source and utilization level of money

received under Ehsaas program

Figure 3 shows that the individual having farming as their main occupation show various percentages in low (38.3%), medium (35.0%) and high (26.7%) utilization of money received under this program but the individual having other occupations like labour, salary and small business having 100% high utilization of that money. This indicates that respondents having farming-related income sources have significantly little dependency on the money received under this program because they might have other earnings from their agricultural land. Whereas, daily wages, salary and small business are deprived of these facilities so they are showing 100% utilization of money received under this program.

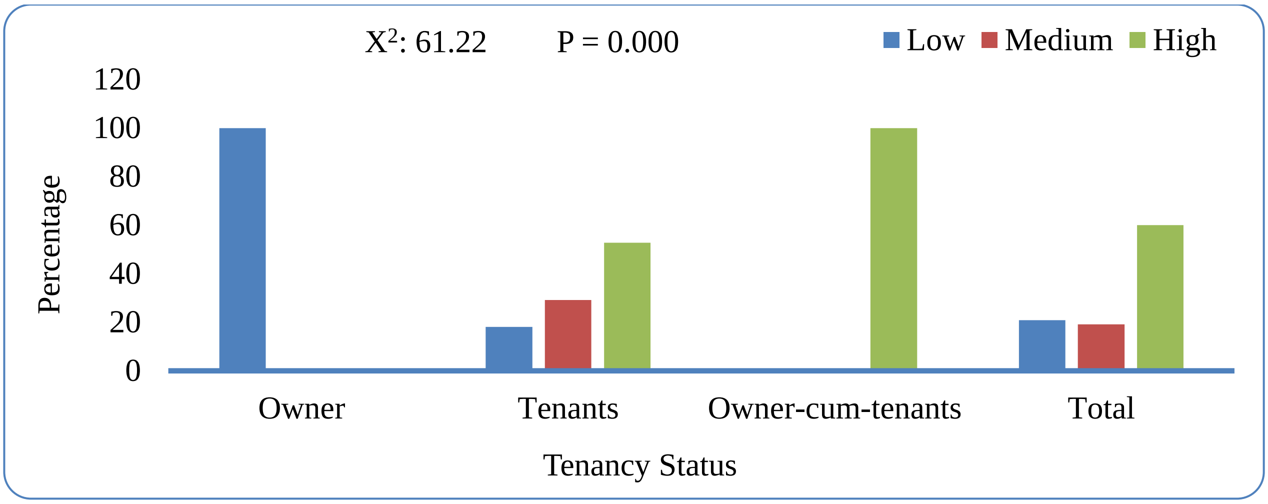

Figure 4. Relationship between the land size and utilization level of money received under Ehsaas program

Figure 4 presented that respondents owing the land have a low dependency on money received. Under this program because owing land provides them suitable financial stability as compared to Tenants and owner cum-tenants. Therefore, they might need less support from social safety programs like Ehsaas. Landowners can generate revenue by leasing land to other farmers by cultivating cash crops on their land or raising livestock that is directly beneficial for them. On the other side respondents who work on land but do not owe this show a moderate 29.2% to high 52.8% utilization of cash under this program because their lack of land ownership provides them great financial challenges and they have reliance on this cash. While the individuals who both own and work on land have 100% reliance on the financial aid provided under this program. This indicates that despite owning the land they have some additional financial responsibilities like might have to feed large families which compels them to highly on money received under the Ehsaas Program.

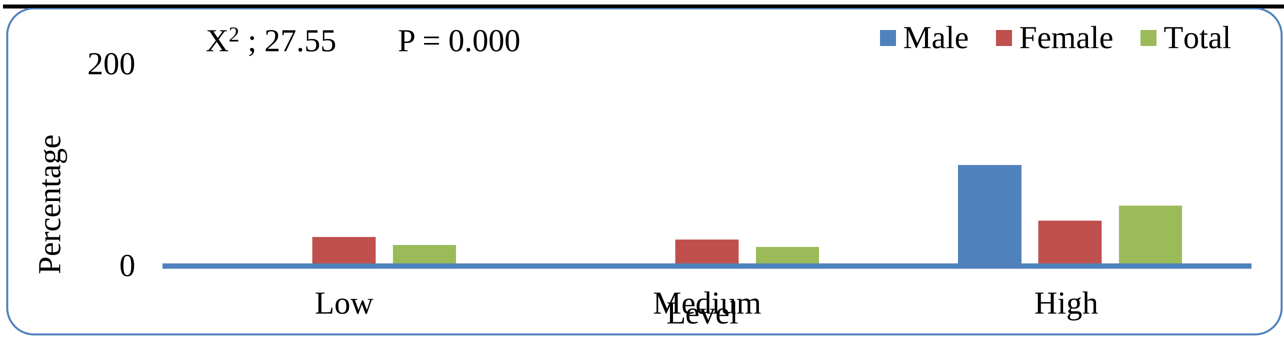

Figure 5. Relationship between the gender and utilization level of money received under Ehsaas program

Figure shows that the males have a higher 100% utilization of cash than females have a low 28,7%, medium 26.3% and high 45% utilization of cash in households. These results indicate that in some families' males might have more decision-making authority over how to manage financial assistance than females. Social and cultural practices in households dictate the pattern of spending for males and females. The chi-square value of 27.55 shows there was a statistically significant difference between the two genders in terms of utilization of the money received (P= 0.000).

DISCUSSION

This study was mainly concerned with establishing an association between the demographic factors of the beneficiaries of the Ehsas program and the level of utilization of the received funds. The key factors involved were age, education, income source, land ownership, and gender. This study actually explored which group of varying demographics has the most effective utilization of the received funds. The results indicated that age, education, income source, land ownership, and gender were statistically significant (P<0.05) related to the utilization of the received funds.

AGE

The age of the respondents was highly statistically significant with the utilization level of received funds. Younger people underutilize cash because of their lack of financial literacy, a lack of experience managing financial matters, or focus on other priorities. Still, firm ages individuals heavily rely on this money because of their high economic vulnerabilities and family responsibilities. These findings are analogous to the results of Ahmad et al. (2021), who reported that individuals over 50 showed high utilization of cash assistance received from BISP in households. Zhou et al. (2019), on the other hand, reported contrary results, which demonstrated that individuals with middle ages (31-50) have a high cash utilization rate to run their rural households in northern areas of Pakistan. These studies such as Roalf et al. (2012), Hettich et al. (2018), and Eberhardt et al. (2017) suggest that aging influences economic decision-making by leading to decreased risk tolerance, cognitive declines affecting complex decision-making, and alterations in uncertainty preferences, while some aspects like experience and emotion regulation may improve decision-making in older adults. Thus, in disbursing cash or funds in the context of assisting households, the age factor should also be considered primarily.

EDUCATION

Education is a significant factor influencing cash utilization in households significantly (p<0.05). Educated individuals show higher tendencies toward financial management than illiterate household heads. These studies suggest that education significantly associated with household cash utilization by increasing investments in children's education and improving financial decision-making, although the effects vary *based on income levels and the type of cash transfers received (Yu et al., 2021; Sequeira, 2021). It was seen that educated persons had more understanding about the fair utilization of the assistance received, whereas those with lesser education were unclear about the intelligent utilization of the funds. However, these results are contrary to the results of Naseer et al. (2021), who examined the impact of social safety programs on women's empowerment and showed in their results that 80% of respondents were illiterate. Asmara et al. (2021) described in their findings that financial literacy is very important in making investment decisions. They also demonstrated that age, gender, and income sources have an indirect relationship with cash utilization, but education directly associate with the ability to utilize cash. Due to illiteracy, people don't have the skills to make decisions to utilize money in optimal ways. But on the other hand, people having basic education seem to make optimal use of money. Their education might equip them with better financial management skills. Education, particularly higher education and financial literacy, is positively associated with household saving behavior by possibly increasing saving, improving financial decision-making, and enhancing asset accumulation.*

INCOME SOURCE

Results indicated that farmers with farming as the primary income source have lower cash utilization than those with other income sources like labor, small business, and salary (100% high utilization). Ijaz et al. (2021) described in their research that individuals who work on daily wages or limited salaries show high utilization of cash assistance because unpredictable earnings and financial instability characterize irregular sources of income. When faced with financial difficulties or insufficient income, these individuals may find themselves with limited resources to manage emergencies or cover essential expenses, forcing them to rely more heavily on cash assistance from social safety net programs such as Ehsaas. Farming, on the other hand, while subject to fluctuation, is often a more consistent source of income, though with its own seasonal fluctuations and market uncertainties. impact of household income sources on the utilization of government welfare funds varies, with diversified income sources often leading to lower consumption welfare, while government relief measures have limited and temporary effects on income and consumption, particularly among vulnerable groups (Ha, 2022; Khan and Morrissey, 2023).

TENANCY STATUS

Results indicated that land owners have 100% low cash utilization, but tenants show diverse utilization values (52% high, 29% medium, and 18% low), but owner-cum tenants have 100% high cash utilization. Studies conducted by Iqbal et al. (2019) and Ahmed et al. (2021) suggested that landownership affects people's access to finance and participation in agricultural value chains. As a result, landholding status significantly impacts economic behavior and livelihood. Landowners show distinct low cash utilization because of guaranteed financial stability and self-sufficiency through agriculture output. On the other hand, tenants have less access to essential resources than landowners. Owner-cum tenants require complete reliance on cash assistance because these groups might encounter unique financial challenges or responsibilities as a result of owning and cultivating land at the same time. changes in tenancy status, such as reduced security of tenure and adjustments to housing allowances, can negatively impact household stability, financial security, and access to housing, while some studies highlight potential positive effects on productivity in specific contexts like agricultural tenancy reforms (Robinson and Walshaw, 2013; Fitzpatrick and Watts, 2017). This implies that tenancy status could be the criteria for the selection of the right benefice of disbursement.

GENDER

Males had a high level of cash utilization compared to females, who had low utilization of cash assistance. Men are often considered primary decision-makers in families and have greater control over the financial matters of households. Conversely, due to some traditions and cultural norms, women are deprived of such authority in households, and they are only limited to taking care of their families and domestic work, leading to low utilization of cash by females. Butt (2021), described in his review paper that women, despite constituting more than half of Pakistan's population, do not have equal opportunities or elevated status, according to national and international statistics. According to the latest statistics, Pakistan's gender inequality ratio continues to be high in comparison to many other countries around the globe, with the country ranking 154th out of 189 in 2019. Similar findings are presented by Mehdi et al. (2022), who demonstrated in their research on women empowerment that females showed diverse patterns of cash utilization in households. In many families' males are the head, and females have low cash utilization, but in families where males are not working or deceased and women are widows or divorced, so they have to own their households, leading to high cash utilization in some instances. These programs prioritize women or provide additional support and resources to potentially enhance the livelihood of vulnerable individuals.

CONCLUSION

This study explored detailed insight into how demographic factors are influencing the utilization of the financial assistance provided by the Ehsaas program. Among the key determinants identified are age, education, sources of income, land ownership, and gender. All these affect how cash assistance is used within the household. The results indicate lower usage levels among the younger cohort, low-education population, and farmers. Tailor-made financial literacy programs and strategies to enhance farmer's stability are, therefore, much needed. Secondly, assistance underutilization among the landowners depicts diversified source incomes for landowners. Women's usage patterns, driven by autonomy, household roles, and financial literacy, underscore the significance of gender-sensitive policies and targeted interventions to fill in these gaps and maximize the effectiveness of programs.

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