

**Exploring Challenges Within Social Security Nets: A Review of the Benazir Income Support Program**

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**ABSTRACT**

*The study used a qualitative research design to explore structural challenges within social security nets. It focused on the Benazir Income Support Program, Pakistan's flagship social protection initiative. This program is designed to alleviate poverty and empower women by providing financial stipends to female heads of households. The study collected data from BISP beneficiaries and officials through in-depth interviews. To select a representative sample, the study used purposive sampling. A sample of 60 participants included 40 beneficiaries, four deputy directors, four assistant directors, and twelve Data Entry Executives from four districts across Balochistan. The data was analyzed using the thematic analysis method. The findings reveal six structural challenges the Benazir Income Support Program faced: targeting and identification challenges, administrative and operational challenges, financial and resource constraints, transparency and accountability issues, political and social issues, and technological challenges. Based on these findings, the study recommended comprehensive structural reforms. Suggestions include strengthening institutional capacity with increased staffing, establishing independent monitoring and audit units to enhance transparency, investing in robust and accessible grievance redress systems, and creating transparent, merit-based recruitment and beneficiary selection processes.*

**Keywords:** Benazir Income Support Program (BISP), Social Protection, Poverty Alleviation, Structural Challenges, Qualitative Research, Thematic Analysis.

**INTRODUCTION**

Social security nets are one of the essential programs that protect vulnerable populations and provide financial support against poverty, food insecurity, economic instability, and health challenges (Brooks, 2015). Through timely and reliable assistance such as cash transfers, these programs reduce poverty and risk for disadvantaged groups, fostering socio-economic progress (Barrientos & Hulme, 2009). The World Bank Group (2018) notes that social security nets are key to reducing poverty, narrowing inequality, building resilience, and promoting sustainable development.

Empirical evidence suggests that well-designed safety nets can have a substantial impact. These safety nets include cash, in-kind transfers, social pensions, public works, and school feeding programs. When tailored for impoverished or vulnerable households, such programs reduce inequality and the poverty gap by about 45 percent, even without directly alleviating poverty. These benefits apply to both low- and middle-income countries. On average, developing and transition countries allocate 1.5% of their GDP to safety net programs. The Middle East and North Africa spend 1.0 percent, and South Asia spends 0.9 percent, which are the lowest rates. In contrast, Europe and Central Asia spend the most, with an average

of 2.2% of their GDP. Sub-Saharan Africa, Latin America, and the Caribbean fall in the middle range. Over time, more countries have shown an increased commitment to safety nets, often allocating more resources. Increased spending has led to a substantial expansion in global program coverage (The World Bank Group, 2018).

Notwithstanding their advantages, these programs face challenges in design, coverage, execution, sustainability, and governance. These challenges limit their ability to help the most vulnerable populations globally (International Social Security Association, 2016). Coverage gaps and exclusions are common. Outdated data, strict eligibility requirements, and geographic isolation can prevent many eligible families from accessing the programs. Administrative barriers and a lack of clear understanding further block access. In low-income nations, only one in five of the poorest individuals is covered (The World Bank Group, 2018). Financial aid is sometimes inadequate. Budget limitations can make payments too small to lift families out of poverty. High inflation also reduces the buying power of the poor, worsening their situation. Administrative challenges such as weak databases, outdated registries, and limited payment systems cause delays and inconsistencies in payments (Brollo et al., 2003).

The Benazir Income Support Program (BISP) was introduced in 2008 as Pakistan's primary social security initiative. It is named in honor of Benazir Bhutto, the former Prime Minister of Pakistan. The initiative aims to reduce poverty and improve the socioeconomic conditions of families. BISP was established as an Unconditional Cash Transfer (UCT) program, mainly targeting poverty reduction and the empowerment of women. Payments are made to female heads of households (Waqas & Awan, 2019). Later, the program included aspects of human capital, such as Waseela-e-Taleem (WeT) for education and Nashonuma for nutrition. This broadened its developmental impact (Khan & Qutub, 2010).

Empirical evaluations of BISP show diverse but informative outcomes. For instance, impact evaluations and reports indicate that cash transfers help households manage consumption shocks. In addition, there is a marginal improvement in women's access to cash and financial services. However, improvements in long-term human capital outcomes, such as sustained child nutrition or education, remain limited. Typically, these effects are minor until cash transfers are paired with better services and stronger conditionality or follow-up. Overall, such diverse results reflect international experiences with large unconditional transfer programs and highlight the need for integrated policy development (Cheema et al., 2020).

BISP has the potential to lift impoverished and marginalized groups out of poverty and reduce inequality; however, it faces structural constraints observed worldwide with regional manifestation (Khan, 2024). The program has seen breaches and malfeasance. A financial audit for 2023-24 found irregularities of over Rs141 billion, including funds disbursed to beneficiaries without valid CNICs, indicating poor verification. The audit also found Rs11.5 million in scholarships given to ineligible students, Rs13.8 million paid for pupils falsely marked present, Rs154.2 million to students who did not meet the 70% attendance requirement, and Rs2.8 million allocated through illegal enrollments (Interviews Pakistan, 2025). Moreover, the program faces key challenges: funding shortfalls due to inflation, which reduces the real value of support to participants, and delivery problems, as limited access to banks in rural and remote areas leads to long payment delays (Magsi, 2014).

Analyzing BISP's structural issues provides insight into the efficacy of large-scale cash transfer programs. This highlights successes, failures, and opportunities for reform in social safety nets within global and regional contexts. Understanding governance and delivery problems can help improve BISP and similar programs. Insights from BISP can also support other countries in addressing structural issues, such as administrative capacity and limited fiscal resources in social safety nets.

### **Objectives of the Study**

1. To identify and analyze the key structural challenges within the institutional and administrative framework of the Benazir Income Support Program
2. To evaluate the effectiveness of beneficiary targeting, data management, and monitoring mechanisms in ensuring transparency and accountability within BISP
3. To propose evidence-based recommendations for strengthening the structural and operational framework of BISP in line with international best practices in social safety nets

### **LITERATURE REVIEW**

Social security is more than a fundamental human right. Social security nets enable poor and vulnerable households to manage consumption, fiscal shocks, and invest in human capital such as education, health, and nutrition. Social security nets, including cash transfers, pensions, in-kind contributions, and public works, are critical for this purpose (International Social Security Association, 2016). However, comparative research highlights major challenges facing Social Security Nets (SSNs) including limited coverage and exclusion, insufficient adequacy, weak administrative capacity, and governance shortcomings. Many eligible families are not registered or are neglected due to inadequate targeting, and the support they receive is often eroded by high inflation. National registries, payment systems, and monitoring mechanisms frequently fail, which cause delays, payment issues, and opportunities for corruption. Furthermore, poor accountability and a lack of transparent audits or grievance mechanisms increase the risk of financial misuse (World Bank Group, 2025).

The Benazir Income Support Program (BISP) is the primary social safety net in the country, targeting impoverished families. It uses the National Socio-economic Registry (NSER), a national database identifying poor households, to distribute quarterly stipends to female heads of eligible households. Later, BISP incorporated human capital components, such as Waseela-e-Taleem, which promotes school enrollment and class attendance, and Nashonuma, which supports maternal and child nutrition. To improve nationwide coverage, BISP strengthened administrative systems like the NSER and enhanced its payment procedures. The program's institutional framework combines Unconditional Cash Transfers (UCT), which are financial transfers with no requirements, and Conditional Cash Transfer (CT) programs, where benefits are linked to attending school or health check-ups, to boost educational and nutritional outcomes (Cheema et al., 2016).

Like other social safety nets, BISP faces structural constraints that limit its effectiveness. Accurate targeting is fundamental to BISP and gives the program legitimacy. The NSER is a household registry created to identify impoverished households. It is the backbone of the program. A recent World Bank study indicates that the NSER has improved its ability to identify poor households. However, it still has deficiencies. These include outdated data, insufficient coverage in distant rural areas, and difficulty handling quick economic changes such as inflation and migration. Research shows the program's targeting efficacy is about 40-50 percent. This means many payments go to non-poor households, while some eligible households are left out because of inefficient targeting (Majoka, 2024).

Furthermore, governance, monitoring, and accountability challenges have arisen as significant factors impacting BISP's efficacy and public trust. Independent audits and investigative studies identified significant irregularities in recent financial reviews. These include payments to ineligible beneficiaries and corruption in disbursement (Murad, 2025). The World Bank analysis indicates that social safety nets

must be shock-responsive. They should allow fast targeting during economic crises, natural disasters, and pandemics. The BISP framework (NSER, Payment systems) establishes a basis for swift targeting. Nevertheless, it is hindered by slow registry updates and logistical challenges. These issues make it difficult to access populations during climatic catastrophes, like flooding, drought, and earthquakes (World Bank Group, 2025). Cheema et al. (2016) identified that beneficiaries face many everyday challenges. These include long distances to cash points, unlawful deductions by local agents, payment cycle delays, and inadequate assistance for beneficiaries lacking CNIC and biometric access.

BISP is based on the idea that giving cash transfers to women will increase their authority in household decisions and their overall empowerment. This idea comes from Progres/Oportunidades, which assumed that raising women's external income would increase their share of household income and strengthen their role within the family (Schultz, 2004). Many studies show positive effects on women's access to finance, decision-making, mobility, and use of services. However, the literature highlights that empowerment depends on context. Social norms, limited market opportunities, and household dynamics often restrict these effects. Cash transfers alone rarely address deep gender inequalities without further measures like skills training, employment support, or legal rights (Ambler & De Brauw, 2017).

## **RESEARCH METHODOLOGY**

The study employed a qualitative research design to explore key structural challenges within the Benazir Income Support Program (BIS). The qualitative approach was deemed most appropriate, as it allows for a deeper understanding of perceptions, experiences, and challenges. Beneficiaries and program officials involved in the implementation process shared these insights. This approach helped collect rich insights to uncover issues, program constraints, and operational bottlenecks that a quantitative approach may not reveal.

The study used in-depth interviews to collect data from multiple stakeholders. The study population included three key groups associated with the BISP implementation structure: beneficiaries of the BISP transfer program, Data Entry Executives (DEEs) working in Dynamic Registration Centers (DRCs) and conducting NSER surveys, and program administrators such as deputy directors and assistant directors. The purposive sampling technique was used to select participants with direct experience and knowledge relevant to the study objectives. The sample comprised 60 participants: 40 beneficiaries, 12 DEEs, 4 deputy directors, and 4 assistant directors. Participants were selected from four Balochistan districts, including Sohbatpur, Naseerabad, Nushki, and Sibi, which represent diverse socio-economic and administrative contexts of the province.

Data were collected through semi-structured in-depth interviews. This method allowed participants to express their views freely, while ensuring the discussion remained focused. Key themes included program implementation, beneficiary selection, administrative efficiency, and service delivery mechanisms. Separate interview guides were developed for beneficiaries and BISP officials to match their experiences and responsibilities. Interviews were conducted in participants' preferred languages (Urdu, Balochi, or Sindhi) and later translated into English for analysis. The collected qualitative data were analyzed using thematic analysis.

## **Qualitative Data Analysis and Results**

In-depth interviews with BISP beneficiaries and officials provided qualitative data, which underwent thematic analysis. This process highlighted six major themes: targeting and identification challenges,

administrative and operational challenges, financial and resource constraints, transparency and accountability issues, political and social challenges, and technological challenges.

### **Theme 1: Targeting and Identification Challenges**

The findings of the study reveal the most persistent targeting and identification challenges, including inaccurate beneficiary identification and geographical and demographic exclusion.

#### **Inaccurate Beneficiaries' Identification**

The primary challenge was selecting eligible households accurately. Both BISP beneficiaries and officials noted that the NSER survey often misrepresented households' poverty levels. Many participants stated that DEEs bypass transparent socio-economic assessments by completing the survey themselves instead of interviewing applicants. A beneficiary from the district Sohbatpur reported:

“When I visited the Dynamic Registration Center (DRC) to get my household registered in the program, the DEE did not ask me any questions, and he filled out the online form himself. Later on, we found my PMT score was higher than the score required to become a BISP beneficiary.”

Another respondent reported that DEEs demanded bribes to conduct surveys.

“I was required to pay 3000 to 5000 rupees if I wanted my PMT score to stay below 32. They threatened that if I did not pay money, they would add wrong information about my socio-economic conditions, and I would be excluded from the program.”

This exposes major flaws in targeting, where manipulated field data and unethical actions undermine the Poverty Means Test (PMT) score, resulting in both mistaken inclusions and exclusions. A deputy director stated:

“We have received complaints that some DEEs are involved in corruption and enter wrong information, which affects the reliability of the program and shakes the trust of the public in BISP.”

#### **Geographical and Demographic Exclusion**

BISP's limited outreach prevents marginalized remote populations from accessing registration centers, highlighting a key failure in expanding coverage.

A beneficiary from district Sibi shared:

“There is no registration center in our village. We must travel long distances, and with no public transport, reaching centers is very difficult.”

Demographic and structural exclusions compound BISP's failure to reach remote or marginalized groups, including widows, women lacking CNICs, ethnic minorities, disabled individuals, and tribal populations.

### **Theme 2: Administrative and Operational Challenges**

The respondents frequently cited administrative and operational obstacles such as limited institutional capacity, payment system constraints, and coordination challenges.

#### **Weak Institutional Capacity**

The findings indicate that BISP suffers from inadequate human resources, especially at the district and tehsil levels. Most directors and assistant directors, appointed on deputation from other provincial and federal entities, fill managerial roles but lack specialized administrative expertise and training, impairing their effectiveness. Furthermore, most districts and tehsils employ too few data entry staff, whose main responsibility is processing beneficiary information, causing service delivery delays.

"We have one Data Entry Executive (DEE) tasked with entering and managing records for thousands of applicants from multiple tehsils. The excessive workload prevents the DEE from maintaining efficiency. Limited institutional capacity results in slow registration, inadequate grievance resolution, and inconsistent policy execution," a deputy director stated, describing the DEE's specialized role.

### **Payment System limitations**

The BISP payment system is beset by technical breakdowns and worsening corruption among Point of Sale (POS) agents. Numerous BISP beneficiaries report extensive payment delays triggered by connectivity lapses and manipulative practices by POS agents. A beneficiary from district Nushki observed:

"My payment is often delayed for months. When I visit the BISP office and POS agent, they say the system is down or the payment hasn't been transferred."

These problems reveal how fragile digital infrastructure, inadequate oversight of payment agents, and the lack of robust grievance mechanisms not only erode beneficiaries' confidence but also undermine the credibility and effectiveness of the entire program.

### **Coordination issue**

The data show poor coordination among BISP's administrative levels. Respondents noted that misalignment between federal, provincial, and district administrations often causes confusion, delays, and inefficient policy enforcement, compromising program effectiveness and beneficiary service. One deputy director observed:

"Directives come from headquarters, but we lack the resources to execute them effectively. Sometimes, we receive instructions at the last moment without adequate logistical or financial support, creating intense pressure on field teams and diminishing their overall performance."

This statement highlights a top-down management issue: federal decisions are made without consulting or properly equipping field offices. Several assistant directors and DEEs echoed these concerns, noting that poor coordination breeds confusion and overlapping duties. These problems lead to operational delays, wasted effort, and a shift of focus away from teams' primary responsibilities, as conflicting directives from multiple departments force teams to pause implementation and prioritize compliance over progress.

### **Theme 3: Financial and Resource Constraints**

The data reveal that funding and resource limitations are BISP's main structural challenge. BISP officials stated that insufficient financial resources undermine the program's ability to achieve its core objectives of poverty alleviation and social protection. The data highlight two specific sub-themes: insufficient budget allocation and dependency on external funding.

### **Insufficient Budget Allocation**

All officials agreed that the BISP budget fails to match the scale of poverty and vulnerability in Pakistan. This funding shortfall limits the program's capacity to reach all poor households.

A deputy director highlighted this issue by saying that;

“Due to limited financial resources, we can serve only a small portion of the poor population in the country. Every year, we receive hundreds of thousands of applications from poor households, but we cannot provide them with financial assistance due to budgetary constraints.”

This statement underscores that financial constraints are the principal reason the program operates below potential, excluding many eligible households. Respondents noted that quarterly stipends have not kept pace with inflation, further reducing the program's impact. They further emphasized that budget limitations directly undermine operational efficiency, hampering staff deployment for tranche monitoring, grievance redressal, and technological upgrades.

### **Dependency on External Funding**

BISP relies heavily on funding from partners like the World Bank and Asian Development Bank. This makes the program financially unstable and threatens its long-term future. A senior BISP official stated

“Any delay or reduction in external financial support immediately disrupts beneficiary payments and program operations, causing severe field-level interruptions.”

This highlights that heavy reliance on external funding limits program autonomy and long-term planning. Partners can change priorities due to global economic and political shifts.

### **Theme 4: Transparency and Accountability Issues**

Transparency and accountability are essential for social protection programs. However, in the case of BISP, the lack of transparency and accountability, manifested in persistent corruption, weak monitoring, and poor grievance redress, has eroded public trust and hindered the program's primary goal of poverty alleviation. The data reveal three main themes: corruption and leakages, lack of a robust monitoring and evaluation system, and limited grievance redress mechanisms.

### **Corruption and Leakages**

The results reveal that corruption and illicit deductions from beneficiaries' stipends were the most frequently mentioned issues during the interviews. Numerous respondents reported paying amounts between 2000 and 3000 rupees to POS agents or intermediaries to obtain their legitimate stipends. For example, a recipient from the Sibi district explained,

“POS agents deduct 2000 to 3000 rupees each time, claiming it is their fee. Upon lodging a complaint with BISP officials, we were threatened with severe repercussions if we pursued a formal grievance against the POS agent. This pattern suggests collusion between POS agents and BISP officers.”

Similarly, another beneficiary from the Sohbatpur district shared their experience:

“My sister lodged a complaint against a POS agent, who is the brother-in-law of the BISP district in-charge, for unlawfully deducting 5000 rupees, which resulted in her exclusion from the stipend program.”

These practices indicate that illicit deductions by POS agents, franchise owners, and BISP officials undermine the program's credibility and result in significant losses for impoverished beneficiaries.

### **Lack of Robust Monitoring and Evaluation Systems**

BISP officials acknowledged deficiencies in robust, data-driven monitoring and evaluation (M&E) systems. An assistant director described this issue as follows:

"Monitoring teams are either understaffed or non-functional. Without regular follow-ups, we cannot ensure compliance."

A deputy director further stated:

"Institutional capacity gaps directly affect program integrity. Monitoring officers must cover large geographical areas without logistical, transportation, or technological support. As a result, effective supervision and monitoring of quarterly tranches and field operations are often ineffective or irregular."

### **Limited Grievance Redress Mechanisms**

Ineffective grievance redress systems have directly intensified payment stoppages, unlawful deductions, incorrect data, and mistreatment by POS agents and BISP staff. Many beneficiaries now experience confusion, dissatisfaction, and helplessness when attempting to report these problems.

A widow from Naseerabad district shared her confusion, stating,

"We are uncertain where to lodge a complaint if our payment is halted or our data is erroneous."

Furthermore, a woman from the district of Sohbatpur highlighted that:

"Even when beneficiaries know how to report an issue, complaint procedures such as helplines and district grievance counters remain largely inaccessible due to barriers like complicated processes, limited hours, and a lack of privacy. These challenges disproportionately affect women in remote areas who face low literacy and restricted mobility."

### **Theme 5: Political and Social Challenges**

The results show that the program faces significant political interference and patronage, and pervasive social stigma.

#### **Political Influence and Patronage**

Respondents at multiple administrative levels identify political interference and patronage as the primary structural obstacles confronting the BISP. Many BISP officials and beneficiaries report that the ruling political party routinely appoints loyalists to key positions at the federal, provincial, and local levels. These appointees advance party objectives rather than ensuring fair and honest program administration. Numerous respondents further explained that, during elections, such officials deliberately alter beneficiary lists, removing eligible recipients and adding party supporters to secure political advantage.

#### **Social Stigma**

Social stigma emerged as a primary challenge. Many interviewees said BISP aid is seen as charity, which produces shame for recipients. Respondents explained that relatives and neighbors treat BISP payments as alms. One respondent from Naseerabad district said:

“It is referred to as charity money or Zakat. It causes us considerable distress, yet we accept it as we lack alternative sources of revenue.”

Several participants shared that the "Benazir card" has become an identity for impoverished households in the community. A beneficiary from Nushki district expressed significant distress:

“As we stand in line to collect BISP payments, people say, Look, these are the impoverished and destitute. It causes embarrassment, but we have no alternative.”

### **Theme 6: Technological Challenges**

Thematic analysis identified technology-related barriers as the most frequently reported challenge in BISP. While BISP has introduced initiatives such as electronic payments, biometric verification, and mobile registration systems, both officials and beneficiaries cite difficulties that undermine the effectiveness of these measures. Two main challenges emerge: the digital divide and internet connectivity issues in remote areas.

#### **Digital Divide**

The digital divide is evident as many rural beneficiaries with limited literacy struggle to use BISP's digital payment systems. Unable to operate ATMs, they depend on male relatives, which reduces women's financial control and exposes them to exploitation and illegal deductions.

A beneficiary from Sibi district states:

“I do not know how to use an ATM, so I rely on others. They frequently keep some part of the money.”

#### **Internet Connectivity Issues in Remote Areas**

The findings highlight a persistent issue of unreliable internet connectivity in remote areas, which severely impeded registration and payment processes.

A DEE remarked:

"Our Mobile Registration Vehicle (MRV) often cannot connect in remote areas due to the lack of mobile internet access, which delays registration and wastes time."

Many respondents stated their tehsils lack reliable internet access. As a result, they must travel far or endure long waits to connect. This disruption leads to major delays in verification, data uploads, and beneficiary enrollment.

### **DISCUSSION**

The findings of the study provide a multidimensional understanding of the structural challenges facing the Benazir Income Support Program. Specifically, the issues mainly relate to target accuracy, institutional coordination, transparency and accountability, financial sustainability, political neutrality, and

technological accessibility. Together, these challenges undermine the program's ability to alleviate poverty in transparent and sustainable ways.

One of the most pressing challenges identified by respondents was the inaccurate targeting and identification of beneficiaries. For example, during the NSER survey, the Data Entry Executives (DEEs) completed online forms themselves and did not ask a single question. As a result, many respondents alleged that DEEs demanded between 3000 to 5000 rupees to keep their PMT score below 32, which is required to make them eligible for financial assistance. Those who refused to pay were allegedly penalized when incorrect information was added to their data, which led to their exclusion from the program despite genuine poverty. Ironically, no action was taken against such corrupt DEEs, even after multiple complaints. Collectively, these accounts indicate inconsistencies in data integration, a lack of fairness, and poor accountability mechanisms.

The results also reveal administrative and operational inefficiencies. BISP officials identified weak institutional capacity and inadequate staffing. There was also a lack of coordination among federal, provincial, and district levels. Directives from the federal level were not executed well due to limited financial and logistical support. Moreover, directives were often given without consulting field offices responsible for their implementation. This resulted in ineffective execution across regions. The program also suffered from payment system limitations, such as malfunctioning biometric devices, long queues at payment centers, and the involvement of intermediaries. These issues affected women, especially those from remote areas who face barriers related to limited literacy and mobility. These operational lapses indicate that service delivery is not inclusive or reliable.

Financial and resource constraints also emerged as another leading structural problem. The officials admitted that, due to limited resources, BISP serves only a fraction of the impoverished population. Furthermore, the situation had worsened because the program heavily relies on external funding from international partners, such as the World Bank and the Asian Development Bank. As a result, a minor deduction or delay in donor funding disrupted payments and administrative operations. This indicates that a fragile financial model, which depends on donor funding, undermined the program's sustainability.

The findings of the study also indicate the pressing issue of transparency and accountability. Many respondents alleged that 3000 to 5000 rupees were deducted each time by POS (Point of Sale) agents, who are responsible for processing payments to beneficiaries and often justified deductions as a "service fee". Some respondents shared that when they orally submitted complaints about unauthorized and illegal deductions in district or tehsil offices, no action was taken against the POS agents. In several cases, respondents reported being threatened with severe consequences if they attempted to formally complain against any POS agent. These patterns suggest possible collusion between BISP officers, POS agents, and franchise owners, as these entities interact closely within the payment distribution process. Weak monitoring and accountability systems at the provincial and federal levels encourage leakages and widespread corruption. The results also indicate that the grievance redress mechanisms were inadequate, as many beneficiaries—especially women from remote areas—expressed confusion about how and where to report payment issues and data inaccuracies. This lack of accessible complaint systems eroded beneficiaries' trust in the program.

Political interference is a severe structural problem within BISP. Respondents shared that political parties appoint their supporters to key positions at the federal, provincial, and local levels. These politically based appointments undermine the program's credibility, as these officers work for the interest of their affiliated parties rather than maintaining fairness and merit. As a result, the beneficiaries' list is often manipulated

to add supporters and voters of certain political parties, leading to the exclusion of the most deserving households. This politicization not only erodes public trust but also damages BISP's legitimacy.

Social stigma associated with BISP payments is another major barrier identified by this study. Many beneficiaries reported feelings of shame and embarrassment, as relatives and neighbors considered the financial assistance to be "charity money or Zakat." This stigma discouraged many poor households from participating in the program and openly discussing their grievances. It also reflects a widespread social misconception that welfare support is a favor rather than a right.

Technological challenges were also frequently reported during the interviews. While the introduction of digital payments has improved efficiency, it has also created new means of exploitation. Women, especially those from remote areas, often lack the digital literacy and awareness needed to use ATMs. As a result, they depend on others to withdraw cash, which frequently leads to portions being withheld from their stipends. Additionally, weak internet connectivity in remote areas disrupts the operation of Mobile Registration Vehicles and Dynamic Registration Centers, resulting in delayed registration and payment processing.

Taken together, these findings paint a picture of a program that is caught between ambition and structural fragility. Structural issues include administrative inefficiencies, political interference, limited financial autonomy, and social inequalities. These undermine BISP's ability to achieve its core objectives of poverty alleviation and women empowerment. Each problem reinforces the other. Weak targeting leads to corruption. Poor monitoring causes corruption. Donor dependency fuels instability. Technological gaps widen the exclusion of eligible households.

## **CONCLUSION**

The findings of the study indicate that the Benazir Income Support Program, designed to alleviate poverty and empower women, suffers from multidimensional structural challenges. These issues affect its capacity to achieve its targets. The program struggles with accurate targeting, transparency, institutional coordination, political neutrality, and technological gaps. Evidence from BISP beneficiaries and officials shows that the program operates in an environment marked by bureaucratic inefficiencies, corruption, political interference, and social inequalities. These factors collectively diminish its effectiveness and reliability.

The results reveal that targeting and identifying eligible poor households remains the main weakness. Inaccurate data collection during the NSER survey and data manipulation by field staff have led to both inclusion and exclusion errors. Institutional inefficiency and poor monitoring have caused ineffective policy implementation and oversight. Financial constraints and heavy reliance on donor funding have affected program sustainability. Insufficient monitoring and a lack of accountability mechanisms allow corruption and leakages. Weak grievance mechanisms prevent beneficiaries from seeking prompt redress. Political interference in appointments to key positions has eroded public trust in the program. Social stigma associated with BISP payments discourages the poorest households from participating. Technological gaps, especially unstable internet connectivity in remote areas, cause delays in registration and payment processing.

## **RECOMMENDATIONS**

Despite several structural challenges, the study reaffirms that BISP remains a vital social protection program in Pakistan. However, to achieve its long-term goals, comprehensive structural reforms are

essential. The government should strengthen institutional capacity by providing sufficient staff, training, and effective coordination mechanisms among federal, provincial, and district levels. It is also essential to update and digitalize NSER data. This ensures accurate targeting and identification of eligible households. The government should establish an independent monitoring and audit unit to enhance transparency and curb widespread corruption. To increase financial sustainability, the government should gradually increase the domestic budget and reduce overreliance on external funding. This approach will protect the program from external fiscal shocks.

Moreover, the government should establish robust grievance redress systems that are accessible to all women, regardless of their literacy and geographical location. Introducing grievance desks at the local level, a toll-free helpline, and mobile grievance apps can foster greater accountability and public engagement. To counter political interference, recruitment and beneficiary selection should be depoliticized. A transparent merit system and third-party verification must be adopted. This initiative will bring transparency to the program and enhance public trust. To reshape social perceptions about BISP payments, an effective awareness campaign should be launched. This will educate people that BISP is a rights-based program rather than a form of charity. Addressing technological barriers is also important. Internet connectivity should be increased in remote areas. It is essential to develop offline data collection tools. Ensuring that digital payment systems are user-friendly and culturally adaptable can further enhance program efficiency.

Ultimately, the sustainability and credibility of BISP depend on moving beyond short-term political and administrative fixes. BISP should adopt a more holistic, transparent, and participatory model of governance. BISP must evolve from a reactive welfare mechanism into a proactive social protection framework. This new approach will not only alleviate poverty but also promote inclusion, dignity, and empowerment. By institutionalizing these reforms, Pakistan can transform BISP into a resilient and equitable social protection model. BISP will fulfill its founding vision by providing a safety net for the most vulnerable citizens and strengthening the nation's commitment to social justice and human development.

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