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Investigating Structural and Administrative Factors Affecting Benazir Income Support Program's Role in Poverty Alleviation

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Abstract

The study used a mixed-methods approach to investigate structural and administrative constraints that undermine the Benazir Income Support Program's ability to achieve its key objective of poverty alleviation. For this purpose, quantitative data were collected from 320 beneficiaries across four districts of Baluchistan, while qualitative data were gathered through key informant interviews with BISP officers and local government officials. The statistical information was analyzed using frequency distributions, percentages, and correlations, while qualitative data were thematically analyzed. The findings of the study reveal close and strong negative associations between structural and administrative factors, such as corruption, inaccurate targeting, political interference, poor monitoring, insufficient financial stipends, and delays in funds disbursement, and household welfare indicators, such as income stability, consumption, education, and healthcare. The qualitative information complements these relations. Based on the findings, the study recommended reforms in beneficiary targeting, monitoring, and funds disbursement, as well as increasing funds to keep pace with rising inflation. By addressing structural and administrative issues, BISP can become an effective social safety net, reducing poverty in Balochistan in general and Pakistan in Particular.

Keywords: Benazir Income Support Program (BISP), Poverty Alleviation, Structural Constraints, Administrative Weaknesses, Targeting Accuracy, Corruption, Fund Disbursement, Balochistan.

Introduction

The Benazir Income Support Program (BISP), launched in 2008, is Pakistan's important poverty reduction strategy. The program provides quarterly financial assistance to help poor families to meet basic needs and improve access to education and healthcare. The BISP plays a key role in empowering women by directly providing financial stipends to female heads of households, aiming to strengthen their role in family decision making process (Kemal, 2022).

Poverty in Pakistan is a growing social and economic problem. Traditional poverty measures have focused on income and spending, but these do not fully capture its many dimensions. Recent studies highlight the need for multidimensional poverty measurement, as this provides a clearer understanding of real-life conditions and helps shape better policies (Sial et al., 2022). The Benazir Income Support Program (BISP) is a major part of Pakistan's social safety net. Its goal is to improve the lives of people facing financial difficulties and support long term progress in health and education, which are key to reducing poverty over time (Mumtaz & Whiteford, 2017). The studies has found that BISP faces structural and administrative challenges that make it hard to achieve its goals of reducing poverty and improving education, health, and resilience. Understanding these

challenges is important for developing better policies and learning more about large cash transfer programs in low- and middle-income countries (Nayab & Farooq, 2022).

BISP faces several structural challenges, including program design, and the systems for identifying eligible households, transferring funds, and linking to other services. There has been an ongoing debate about the best way to identify targets and beneficiaries. The National Socio-Economic Registry (NSER) and newer targeting tools have helped reduce dependence on patronage and temporary lists. However, problems remain with accuracy, coverage, and keeping registries up to date. The program still struggles to reach the poorest people or respond to changing patterns of vulnerability because of issues such as errors in who is included or left out and difficulties reaching groups affected by seasonal work or conflict (Kemal, 2018). The World Bank asserts that using welfare criteria and regular recertification not only minimizes exclusion error but also enhances the program's effectiveness. However, implementing these measures is difficult due to political interference and administrative inefficiency (Pakistan Institute of Development Economics, 2020).

The BISP also faces funding and benefit issues that directly affect poverty levels. Cash transfer programs only help people buy more things when the amounts are substantial (Ambler & De Brauw, 2017). The levels of benefits, how often they are given, and how long BISP can continue to give them all affect whether poverty is reduced. The payments increase family consumption in the short term, but inconsistent payments and small amounts make long-term effects and household planning less effective. Several independent evaluations confirm this perspective. Limited budgets and fiscal constraints can also reduce the real value of payments, make it harder to expand programs, or prevent inflation-adjusted benefit increases. These factors are important to consider when deciding whether BISP can transition from short-term assistance for the poor to a sustainable poverty-reduction program (Mumtaz & Whiteford, 2017).

In addition to structural challenges, BISP faces administrative problems, including weak governance, limited transparency, and poor accountability. These issues undermine its credibility and reduce public trust (Mumtaz & Whiteford, 2017). The program also struggles with its operations and staff skills. As the BISP expands its coverage, it needs experienced staff and robust management information systems (Kemal, 2018). Structural and administrative problems make it hard for BISP to reduce poverty and empower women. To address this, a thorough study is needed to comprehend these issues (Institute of Policy Studies, 2024).

By closely examining how the program's structure and operations work together, we can identify gaps in coverage, delivery problems, or limited impact on people's lives. This study draws on both quantitative and qualitative insights to explain the structural and administrative factors that influence the BISP's role in poverty reduction. The study examines how the program is managed, identifies targeting errors, and assesses what administrative challenges BISP offices face across different. It shares the experiences of program participants and shows trends from surveys, records, and interviews.

This study supports lawmakers in simplifying program registration and benefit access. It will also help improve collaboration among government departments and strengthen BISP's systems. By pinpointing obstacles to BISP, the study offers practical solutions for

greater transparency, inclusion, and sustainability, helping BISP serve Pakistan's poorest families more effectively.

Research Objectives

1. To investigate structural factors affecting the Benazir Income Support Program's impact on poverty reduction
2. To investigate administrative challenges that undermine the Benazir Income Support Program's effectiveness in alleviating poverty.
3. To propose evidence-based policy recommendations to address both structural and administrative constraints, aiming to improve BISP's role in poverty alleviation.

Literature Review

The Benazir Income Support Program is Pakistan's key social safety initiative designed to alleviate poverty and provide financial assistance to poor people during economic crises and environmental disruptions. It has been thoroughly researched. However, recent investigations show that several structural problems and administrative challenges undermine its effectiveness in reducing multidimensional poverty in Pakistan.

The main challenge relates to the inaccurate targeting during the National Socio-Economic Registry (NSER) survey, where the most impoverished households are neglected and ineligible families are included in the Program. The World Bank analysis (2025) indicates that the NSER covers only 82-84% of the population. About 2.2 million households living below the poverty line are not registered in the program and are deprived of the most needed financial assistance (Musab, 2025). The HIES data show that, due to inclusion errors, most recipients of BISP financial aid are not necessarily poverty-stricken households (Amjad et al., 2018).

The program is also facing another constraint of insufficient financial assistance. Rising inflation further erodes the value of financial stipends. The Kafalat amount has been increased several times, but it covers only 10% of household expenditure and falls short of the recommended 15% required to reduce poverty effectively (Guyen et al., 2024). The situation worsens further when food, energy, and fuel prices rise due to inflation. The BISP budget has been increased from 460 million rupees to 716 million rupees, but this increase does not keep pace with the rising cost of living in the country (Daily Times, 2025).

The program's accessibility in remote and disaster-affected areas is severely limited by its coverage. Inadequate infrastructure, connectivity issues, and conflicts affect the registration process, fund disbursement, and monitoring in various districts. During the 2022 floods, thousands of impoverished families were not registered in the NSER survey and, as a result, were deprived of timely relief (Pakistan Today, 2023).

The program is also facing several administrative and technical issues, including verification failures, identification errors, delays in funds disbursement, and a lack of ATM infrastructure in remote areas. These challenges not only undermine system credibility but also create problems for vulnerable households. In 2025, due to NADRS server downtime and fingerprint discrepancies at ATM and payment devices, payments were disrupted, leading to a delay in timely funds disbursement (United Nations Volunteers, 2025). Moreover, the audit of official records and payments shows serious discrepancies related to inactive Point of Sale (POS) machines and unverified payment withdrawals. The 2022-23 audit report found that 355.689 million rupees were illegally withdrawn from the

beneficiaries' account. These fraudulent withdrawals were not possible without a close collaboration among POS agents, bank staff, and BISP officials. (Yousafzai, 2024). In addition, lack of accountability, limited transparency, and absence of a robust grievance redress mechanism further undermine the program's impact on poor households. The beneficiaries express concern about unclear eligibility and disqualification criteria, inadequate information about delays in funds disbursement, and a lack of an effective grievance redress mechanism at the district and tehsil levels. Although BISP uses phone-SMS (8171 service) and other digital verification mechanisms, most beneficiaries are unable to understand the efficacy of these channels due to their illiteracy (Imran, 2025). It has been observed that there is a significant disparity between the budget, policy statement, and execution. Although the BISP budget has increased due to inflation and a growing number of beneficiaries, this increase has not significantly improved the program's ability to meaningfully reduce poverty. The 2023-24 Economic Survey shows that, even though more than 300 billion rupees were given to recipients, there are still significant differences between what was planned and what was actually spent (Ali, 2024). The IMF noted in January 2023 that the program's overall potential to promote human capital formation has decreased, even if Kafalat stipends have increased by 25% and more households are now eligible. This shows how significant the execution gap is. Spending in important complementary areas, such as health and education, routinely falls short of budgeted goals, which adversely affects the program's intended holistic impact (Shaheen, 2023).

The studies also examine recipients' expenditure patterns and how BISP's structural and administrative constraints affect them. Iqbal and Nawaz (2020) found that most beneficiaries use financial assistance to purchase environmentally friendly or modern fuels. But results vary across regions. People in remote areas use less modern fuel than those in urban areas, as local fuel is more expensive (Iqbal & Nawaz, 2020).

Research Methodology

The study used a mixed-methods approach, integrating both quantitative and qualitative methods. This approach helped provide a profound understanding of the structural and administrative constraints affecting the Benazir Income Support Program's role in poverty alleviation. The quantitative data were collected using a structured household questionnaire administered to 320 beneficiaries selected from four districts of Balochistan: Quetta, Sibi, Loralai, and Khuzdar. The statistical information was collected regarding household income, consumption, and access to education and health services after participating in the program. The participants also shared their perceptions of structural and administrative challenges that undermine BISP's impact on poverty reduction efforts. The Quantitative data were analyzed using the Statistical Package for the Social Sciences (SPSS) with frequencies, percentages, and correlations. The correlation analysis was used to assess the relationships between dependent variables (household welfare indicators such as income stability, consumption, education, and healthcare) and independent variables (structural and administrative factors such as corruption, inaccurate targeting, political interference, insufficient financial stipends, poor monitoring, and delays in fund disbursement). This analysis revealed the strength and direction of the relationships between the dependent and independent variables.

The Qualitative data were collected using a semi-structured interview guide. We interviewed 12 key informants: two BISP officers and one local government official from each of the selected districts. The qualitative data were thematically analyzed. The conceptual information collected from key informants helped verify quantitative insights provided by BISP beneficiaries.

Quantitative Data Analysis

Quantitative data were collected from 320 BISP beneficiaries across the four districts of Balochistan. The data were analyzed using both descriptive and inferential statistics, including frequency distributions, percentages, and Pearson's Correlation. Correlation analysis was used to assess the strength and direction of relationships among the variables studied. The analysis aimed to determine how structural and administrative constraints, such as inaccurate targeting, corruption, political interference, poor monitoring, inadequate financial stipends, and delays in fund disbursement affect households' welfare indicators, including income stability, consumption, education, and access to health.

Table 1: Distribution of Respondents by Districts

District	Frequency (n)	Percentage (%)
Quetta	80	25
Sibi	80	25
Loralai	80	25
Khuzdar	80	25
Total	320	100

From each selected district, eighty participants were selected to ensure equal representation. The sample comprised people from diverse geographical regions, facilitating the collection of diverse yet accurate viewpoints for comparative analysis.

Table 2: Marital Status of Respondents

Marital status	Frequency (n)	Percentage (%)
Married	276	86.25
Divorced/Widow	44	13.75
Total	320	100

The majority of responders (86.25%) were married women, while the remaining 13.75% were either divorced or widowed. The data show that BISP primarily helps low-income households run by women, aligning with its gender-sensitive approach that gives women priority for financial assistance.

Table 3: Education Level of Respondents

Education Level	Frequency (n)	Percentage (%)
Bachelor	25	7.81
Intermediate	40	12.5
Matric	85	26.56
Middle	70	21.88
Primary	100	31.25
Total	320	100

The respondents' educational profile reveals that most beneficiaries (31.25%) had only completed primary school, while only 7.81% held a bachelor's degree. This indicates limited literacy skills and minimal exposure to higher education, making it hard for them to use BISP's online services.

Table 4: Household Size of BISP Beneficiaries

Household Size	Frequency (n)	Percentage (%)
1-3 Members	20	6.25
4-6 Members	110	34.37
7-9 members	140	43.75
More than 9 Members	50	15.63
Total	320	100

The data indicate that the majority of BISP beneficiary households (43.75%) consisted of seven to nine individuals, suggesting that low-income households typically have large families. Just 9.4% respondents lived in households with one to three members. Families with more dependents face higher living expenses and fewer resources, making them more economically vulnerable.

Table 5: Monthly Household Income of BISP Beneficiaries

Monthly Household Income (PKR)	Frequency (n)	Percentage (%)
Below 10,000	95	29.68
10,001 -15,000	65	20.31
15,001-20,000	50	15.62
20,001-25,000	42	13.12
Above 25,000	68	21.25
Total	320	

Most recipients (29.68%) earned below 10,00 rupees per month, and another 20.31% earned between 10,001 and 15,000 rupees, leaving almost half below the national poverty line. This highlights the economic vulnerability of BISP households and underscores the need for additional financial assistance and livelihood interventions to reduce their dependence on aid.

Table 6: Cross tabulation of household Size and Monthly Income of BISP Beneficiaries

Household Size	Monthly Income (PKR)					Total (n)	Percentage (%)
	Below 10,000	10,001-15,000	15,001-20,000	20,001-25,000	Above 25,000		
1-3 Members	11	3	3	2	1	20	6.25
4-6 Members	24	31	18	14	23	110	34.37
7-9 Members	40	21	11	24	44	140	43.75
More than 9 Members	20	10	18	2	00	50	15.63
Total (n)	95	65	50	42	68	320	100

The data indicate that household size and income level are negatively correlated. About 30% of BISP households have monthly incomes of less than 10,000 rupees. Households with 7-9 members are the most common and the most financially vulnerable. Smaller households (1–3 members) tend to have better income outcomes. The relationship between household size and income indicates that household welfare declines with increasing family size. However, these variations are not accounted for by BISP's uniform payment system, which limits its overall effectiveness in alleviating poverty.

Table 7: Beneficiaries' Perceptions of Structural and Administrative Factors Affecting BISP's Role in Poverty Alleviation

Structural/Administrative Factors	Agree (f/%)	Neutral(f/%)	Disagree (f/%)
Corruption among field personnel affects the fair distribution of funds	256 (80%)	25 (7.81%)	39 (12.18%)
Inaccurate targeting results in the exclusion of deserving families	262 (81.87%)	20 (6.25%)	38 (11.88%)
Political influence affects program enrollment criteria	256 (80%)	32 (10%)	32 (10%)
Insufficient financial stipends fail to satisfy household needs	272 (85%)	15 (4.69%)	33 (10.31%)
Poor monitoring undermines program transparency and accountability	240 (75%)	25 (7.81%)	55 (17.19%)
Delays in fund disbursement disturb household budgeting and consumption	260 (81.25%)	18 (5.63%)	42 (13.12%)

Table 7 presents BISP beneficiaries' views on structural and administrative constraints that limit the program's effectiveness in reducing poverty. 85% stated that financial stipends are insufficient to meet basic needs.

Corruption (80%) and delays in fund disbursement (81.25%) were widely reported, indicating that these two issues significantly erode the program's credibility and effectiveness. Additionally, 81.87% of respondents agreed that inaccurate targeting and beneficiary selection result in many deserving households being excluded and undeserving ones being included.

Respondents also indicated that poor monitoring (75%) and political intervention (80%) reflect weak administrative control and external influence over program operations.

Table 8: Correlation Between Structural and Administrative Factors and Household Welfare Outcomes

Structural/ Administrative Factors	Income (r)	Stability	Consumption(r)	Education (r)	Healthcare (r)
Corruption	-0.74**		-0.73**	-0.75**	-0.72**
Inaccurate targeting	-0.72**		-0.70**	-0.69**	-0.68**
Political interference	-0.45**		-0.48**	-0.51**	-0.41*
Insufficient financial stipends	-0.68**		-0.72**	-0.74**	-0.65*
Poor monitoring	-0.47**		-0.46**	-0.41*	-0.38*
Delays in fund disbursement	-0.64**		-0.62**	-0.67**	-0.60*

Table 8 presents correlation coefficients (r) for six structural and administrative factors and four household welfare indicators. The results show that corruption, inaccurate targeting,

political interference, inadequate financial stipends, poor monitoring, and delays in funds disbursement affect households' ability to spend on food, education, and health. This suggests BISP's capacity to enhance household welfare through financial stipends is hampered by structural and administrative constraints.

The results reveal a strong negative correlation between corruption and all aspects of welfare. Corruption at payment points and during registration makes BISP less effective at improving household welfare. When beneficiaries have money taken from their stipends without permission, they have less to spend on food, education, and health. The findings also show a substantial negative association between inaccurate targeting and all welfare dimensions. When targeting errors occur — such as including non-poor households and excluding deserving poor families — welfare outcomes decline. BISP then fails to utilize its limited resources well, making it less effective for genuinely impoverished families.

The data also indicate that political interference correlates negatively with all welfare indicators. This implies that when political parties manipulate beneficiary selection and program delivery, ineligible families receive aid while deserving poor families are excluded. This exclusion substantially impairs their ability to meet basic needs. Similarly, the analysis finds a marked negative correlation between inadequate stipends and all welfare indicators. This implies that current cash transfers are insufficient to meet essential household needs. The stipend level cannot sustain lasting improvements in education, food, and healthcare access due to inflation and rising living costs. Beneficiaries remain entrenched in poverty, relying on uncertain income sources or loans to survive.

Furthermore, the findings indicate that inadequate monitoring is inversely correlated with income stability, consumption, education, and healthcare, as poor monitoring of field personnel leads to data manipulation and corruption. Resources are poorly managed, resulting in insufficient support for impoverished households. Likewise, delays in the release of funds adversely impact household welfare outcomes. The delayed receipt of payments by beneficiaries significantly impairs their capacity to plan household expenditures.

Qualitative Data Analysis

To complement quantitative results, qualitative data were collected from key informants, including BISP officers and local government officials. The aim of qualitative data analysis was to comprehend the underlying reasons behind structural and administrative constraints that adversely affect BISP's capacity to achieve its key objective of poverty alleviation.

The qualitative data were analyzed thematically. The themes were directly derived from the results which show a clear link between statistical trends and field-level narratives.

Theme 1: Corruption and Lack of Transparency

The several participants highlighted widespread corruption during registration process and at payment points. Beneficiaries alleged that Point of Sale (POS) agents illegally deduct some money from their stipends. The Assistant directors acknowledged that corruption at cash centers is difficult to control due to poor monitoring of post agents as we have limited staff to effectively supervise various payment sites in district.

This theme complements quantitative results where majority of respondents (80%) agreed that corruption among field staff affects fair disbursement of funds.

Theme 2: Inaccurate Targeting and Beneficiary Selection

The Participants consistently reported inaccuracies in targeting and selecting beneficiaries due to fake or incorrect information added during NSER surveys, leading to the exclusion of deserving households and the inclusion of non-deserving families. This theme confirms the quantitative finding where the majority of respondents (81.87%) believed that inaccurate targeting leads to the inclusion of non-deserving families and the exclusion of eligible ones.

Theme 3: Political Interference

Political interference in the beneficiary selection process was a recurring concern highlighted during interviews. Many participants admitted that beneficiary selection is sometimes influenced by political leaders and local elites, especially in remote areas where political patronage networks and social hierarchies are strong. An assistant director mentioned that during elections, politicians promise their voters that they will include their households on the BISP beneficiary lists. A local government official admitted that families are added to and removed from the lists at the recommendation of political leaders.

This finding supports the quantitative results, which reveal that most respondents (80%) agreed that political interference undermines beneficiaries' eligibility criteria and shows external influence in program operations.

Theme 4: Insufficient Financial Stipends

All participants acknowledged that the BISP's financial assistance helps households manage expenses for food, education, and healthcare; however, rising inflation erodes the aid's value. A significant number of participants stated that the financial assistance the beneficiaries received does not cover half of their household's expenses. As a result, they are forced to take out loans with interest or rely on informal support.

Theme 5: Poor Monitoring and Weak Administrative Oversight

All BISP field officers agreed that there is a lack of coordination between the federal, zonal, and district levels, as well as insufficient resources and personnel. Due to staffing constraints, they complained that monitoring is overlooked, visits are irregular, and data verification is frequently postponed. Distance, poor roads, and security risks make remote-region inspection extremely difficult, if not impossible.

Quantitative results further highlight these issues: 75% of respondents reported that poor monitoring hinders program transparency and accountability. Thus, quantitative and qualitative evidence show that ineffective monitoring results from systemic administrative flaws.

Theme 6: Delays in Funds Disbursement

Every official from the local government and the BISP has recognized that delays in disbursing funds are a significant obstacle to household welfare. Timely financial transfers are essential for most beneficiaries. Delays in receiving cash can put low-income families in a temporary financial crisis, forcing them to borrow money at high interest rates, cut back on spending, or put off important necessities like healthcare and education.

This theme aligns with quantitative results, which show that 81.25% participants agreed that financial delays affect household budgeting and spending. Qualitative analysis shows

that BISP's capacity to break the cycle of poverty is compromised when financial aid is delayed, thereby undermining its core function as a reliable source of income support.

Discussion

The present study provides a deep understanding of structural and administrative constraints that negatively affect the Benazir Income Support Program's role in poverty reduction. The quantitative and qualitative results reveal that the BISP faces several governance and administrative issues that affect its capacity to help impoverished families manage household expenditure and invest in children's education and healthcare.

The quantitative findings reveal a significant relationship between structural and administrator factors and household welfare indicators. The results show that corruption, inaccurate targeting, political interference, insufficient financial stipends, poor monitoring, and delays in fund disbursement negatively affect income stability, consumption, education and healthcare.

One of the most consistently reported issues in household surveys and interviews was corruption. The BISP beneficiaries alleged that Data Entry Executives (DEEs) illegally demand money during the NSER survey to make their households eligible for the program. Point Of Sale (POS) agents illegally deduct amounts of 1000 to 3000 rupees from their stipends. The BISP officers confirmed that they have received complaints of corruption against DEEs and POS agents, but due to a lack of an effective complaint redress mechanism and inadequate monitoring staff, these complaints are not resolved in a timely manner. The prevalence of widespread corruption not only undermines registration and payment systems but also severely undermines the credibility of the BIP as the country's key poverty-reduction initiative.

Inaccurate targeting was identified as a significant structural limitation that impacts the BISP's efficacy. NSER was developed to identify eligible households based on the socio-economic condition of households. It has been observed that field staff often manipulate data, leading to the exclusion of eligible impoverished homes and the inclusion of ineligible ones. The BISP officials realized that the substantial workload renders it extremely challenging for DEEs to perform accurate surveys of the thousands of households. The NSER survey serves as the foundation of the program. Inaccurate survey results lead to the inclusion of ineligible households for financial support. The resources are improperly allocated, rendering the goal of poverty reduction unattainable.

The findings of the study further reveal widespread political interference in registration and recruitment processes, with 80% of beneficiaries reporting that it severely affects their selection process. On the recommendations of political leaders, many well-off families are included in the program, which leads to the exclusion of eligible households. The most serious concern reported during interviews with local government officials was that appointments to key positions are made purely on a political basis rather than on merit. These politically appointed officers serve the interests of the political parties rather than maintain fairness in the BISP operations. Interviews with the BISP field staff confirmed that political leaders force them to include their voters on the beneficiary lists. The widespread political interference has turned need-based financial assistance into a patronage-based allocation, tarnishing the program's credibility.

The results also show that the quarterly disbursement to recipients is insufficient. Most beneficiaries acknowledged that, although financial support assists with household expenses, it covers only approximately half of these costs. BISP field officers also confirmed that the financial assistance provided through BISP does not adequately address household needs and fails to keep pace with inflation. As a result, low-income families are compelled to take out high-interest loans or reduce spending on education and healthcare. This reveals a significant structural issue: a persistent gap exists between the financial assistance provided and the actual cost of living in inflation-affected, high-need regions such as Balochistan.

The problem of poor monitoring also emerged as the most significant administrative constraint. Seventy-five percent of respondents agreed that poor monitoring of Point of Sale agents and the registration process lead to irregularities and corruption, undermining the program's transparency and credibility. This perception supports the correlation results, which show that poor monitoring is negatively associated with all welfare indicators. The qualitative interviews revealed that limited staffing made on-site supervision nearly impossible. As a result, core issues such as illegal deduction from beneficiaries' stipends, delayed payments, technical errors, and data inaccuracies remain unresolved for long periods. These issues erode the program's credibility at the grassroots level.

Delays in fund disbursement were also consistently reported as a major challenge the BISP faces in reducing poverty. 81.25% beneficiaries reported that delays in funds disbursement severely affect their households' expenditure plans. The BISP officers acknowledged that poor families rely on timely assistance to meet their basic needs. When funds are delayed, it disrupts their ability to meet basic needs, including food. For those living below the poverty line, such uncertainties cause financial crisis and compel them to rely on other informal support.

The vulnerability of the poor beneficiaries is further demonstrated by the characteristics of their households. Most homes in the Benazir Income Support Program have 7 to 9 members. Nearly 30% of individuals reported earning less than 10,000 rupees per month. Families that have a large number of members and whose income is both poor and unstable are in dire need of timely and adequate financial assistance. When payments are not made on time and money is not properly allocated, the consequences on consumption, education, and health are both immediate and significant. As a result, the conclusions emphasize that it is very challenging for cash transfer programs to be successful in alleviating poverty unless their administrative foundations are improved.

Taken as a whole, these results reveal a social protection system hampered by administrative shortcomings and systemic inefficiencies. Correlation results and qualitative evidence indicate that delays in disbursement, inaccurate targeting, political interference, and corruption reduce BISP's effectiveness. These issues not only decrease household benefits but also foster dependence, making it difficult to address poverty in the long term.

Conclusion

The study examined how structural and administrative factors affect the Benazir Income Support Program (BISP) in achieving its main goal of reducing poverty. The results show

that issues like corruption, inaccurate targeting, political interference, low financial stipends, poor monitoring, and delays in fund disbursement all reduce the program's ability to improve household welfare by diverting resources, misallocating benefits, or weakening oversight.

The quantitative analysis revealed significant negative relationships between structural and administrative constraints and multiple indicators of household welfare, such as income stability, consumption, education, and healthcare. Interviews with key informants supported these findings, indicating that weak management, inadequate supervision, and political interference contribute to unequal access and delayed payments. These issues often result in financial difficulties for large, low-income families, reduce household consumption, and hinder advancements in health and education.

The BISP is Pakistan's main social safety net, but it faces a lot of challenges that make it difficult to help people get out of poverty. To make BISP more effective in providing poor families with fair, long-term financial support, improvements must address problems with the system and its operations.

Recommendations

The study found that structural and administrative problems undermine BISP's efforts to reduce poverty. Using the evidence, it offers recommendations to improve the program's capacity, transparency, and impact.

First, the program needs strong accountability and anti-corruption measures, including clear rules, regular checks, and independent monitoring, to control corruption in registration and payments. Introducing digital tracking systems that record and trace fund movements can improve how funds are allocated and verified. This initiative will help prevent manipulation at the field level. The program should also set up a district-level system for handling complaints, so beneficiaries can report problems safely and without fear.

Second, the National Socio-Economic Registry (NSER) is a database of household information used to identify and select individuals for assistance programs. To ensure support reaches eligible recipients, the NSER should be updated and verified more frequently. Regular field checks, conducted in collaboration with local government and independent monitoring teams, are necessary to address errors or data manipulation. Strengthening oversight will help ensure assistance consistently reaches those most in need.

Third, to stop political interference in beneficiary selection, stricter adherence to objective eligibility standards should be implemented. To protect the institution's independence, program management needs to keep local politicians from affecting enrollment and targeting. Community members should be made aware that BISP is a rights-based program, not a politically motivated favor.

Fourth, the stipend amount needs to be revised regularly to keep pace with changes in the cost of living and inflation in the area. Many beneficiaries say current funding is insufficient to meet their basic needs. By adding small livelihood support components and increasing the stipend to make sure there is enough to live on, families might slowly regain their financial stability.

Fifth, processes for monitoring and oversight need to be significantly strengthened. Using GPS-enabled monitoring equipment, hiring additional field monitors, and requiring regular third-party evaluations would all make the program more transparent and trustworthy. BISP field offices, local governments, and financial institutions need to work together to promptly deal with concerns.

Sixth, timely fund disbursement should be considered as a sign of how well the program is working. Payment delays have a direct negative impact on the income stability and consumption patterns of poor households. To ensure payments are predictable and consistent, it is essential to communicate with payment agents to make the release of funds easier and maintain backup digital systems.

Finally, prioritizing the enhancement of local staff skills is essential. Numerous administrative challenges arise from inadequate training and limited resources. Regular training in ethics, data management, and complaint handling would strengthen institutional performance across all levels.

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