

THE EFFECTIVENESS OF SOCIAL SAFETY NET PROGRAMS IN ALLEVIATING POVERTY IN PAKISTAN: A CASE STUDY OF THE BENAZIR INCOME SUPPORT PROGRAMME (BISP)

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Abstract

The Benazir Income Support Programme (BISP) established in 2008 is a flagship social safety net initiative in Pakistan providing social welfare and alleviating poverty. For the empirical study, this study critically analyzes BISP's effectiveness in fighting poverty by studying its design, implementation, and impact on household of beneficiary. Despite its reaching of millions through financial assistance, BISP is contestable as to how it has functioned in terms of poverty alleviation. This paper reviews literature, presents empirical results, and discusses various effects of BISP on household welfare, women's empowerment, as well as Social Cohesion. A limitation of the analysis is that it does not acknowledge the program's role in Pakistan's broader poverty reduction strategy and also points out achievements and limitations. Implications for BISP's effectiveness are provided to improve BISP's ability to contribute more greatly to poverty alleviation in the country.

Keywords: Benazir Income Support Programme, poverty alleviation, social safety nets, Pakistan, unconditional cash transfers, women's empowerment, socioeconomic impact.

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INTRODUCTION

Millions of people and families living under poverty line remains one of the key challenges that Pakistan has been facing yet. There is an estimate that most of the people, especially in rural areas, are suffering economic hardships, lack of or poorly received education, health care and basic community services. Under this rising crisis, the Pakistani Government came up with the Benazir Income Support Programme (BISP) in 2008 as a social safety net Programme for delivery of basic working assistance to the country's poorest of the poor (Ijaz, 2021). Since such marginalized women and children are the most exposed segment of any community as far as poverty is concerned, hence the plight of low income household's is the program that is being named after the late Prime Minister Benazir Bhutto to help these not fair people who can't afford to even have a roof above their heads.

Bisp has had many phases of its life since launch with stages at which they have been changed to increase the range and impact. These were unconditional cash transfer components for qualifying families wherein the cash benefits were directly given to them, while there were some components such as Waseela-e-Taleem (means of education) and Waseela-e-Sehat (means of health). These supplementary initiatives were also developed to assist the country in alleviating the continued poverty by short term intervention and long term solutions to poverty by investing on its human capital.

Yet, expansion of the overall scheme has been questioned as it is often its lack of efficiency in removing the Pakistani poor. BISP has gone far indeed in sending money to the poorest, but despite all this BISP's impact on reducing poverty and, actually even if the money did work, are still a matter of controversy among policymakers, researchers and lay communities members. Despite this however, some reports do name some of the positive outcomes, such as improved household welfare, greater healthcare and education access or greater financial security for beneficiaries (Patoli et al., 2024). Yet some say that the program has never reduced poverty, even though it gives temporary fix to poverty, considering the restrictions to the monetary assistance and the structural remaining of poverty.

The object of this paper is a critical assessment of the effectiveness of BISP in alleviating poverty in Pakistan, mainly based on its design, implementation, and outcome. The study will consider government reports, empirical data and testimonials of beneficiaries of the program on its success and areas deserving of improvement. In addition, the paper examines the challenges that BISP faces in the course of realization of its intended objectives; that is, targeting, payment delays, political interference and inefficiencies of administration.

Policymakers and stakeholders in Pakistan who are trying to make social safety nets more effective must be able to understand the strengths and weaknesses of BISP. The analysis presented in this study could inform the program if this is done in a way to address the country's poor and vulnerable population better (Tariq & Alam, 2023). Furthermore, it will contribute to the debate around poverty alleviation strategies in Pakistan by making Suggested recommendations for improving BISP and analogous programs design, distribution and impacts.

This study explores BISP's role in poverty reduction and the challenges it faces to inform wider ongoing conversations about the design of future social protection programs in Pakistan. It intends to produce actionable recommendations to enable the government and the relevant stakeholder in design of better means of fighting poverty in the country (Naseer et al., 2021). This paper, as ultimate, hopes to contribute towards the creation of socially inclusive and robust social safety nets in Pakistan that can help vulnerable populations overcome poverty through the provision of resources and support.

LITERATURE REVIEW

Thus to gain an overall picture of BISP's attempts and challenges in poverty reduction in Pakistan, the literature was provided in relation to BISP. BISP, launched in 2008, is a major plank of the Pakistani government's approach to poverty alleviation by means of cash transfers to the poor, to the benefit of women and children: the poor select eligible adults – typically mothers – to receive the funds and to ensure their proper use. Initial BISP evaluations emphasized the scale to which it reached and the immediate relief it provided on so many impoverished households. The program was found to be able to target vulnerable populations, delivering a financial safety net and leaving them farther marginalized than before (Ahmad et al., 2021).

Subsequent research however, has asked whether or not BISP is effective in achieving its long term poverty alleviation goals. The literature presents one of the major concerns that regards the adequacy of the financial assistance that's offered to the beneficiaries. When you consider that the cash transfers are covering such a large proportion of the population the sums are often considered too small to lift households above the poverty line. Besides, many studies say that although the assistance helps with short term alleviation problems, it remains insufficient to create transient changes in household alleviation. In particular, when inflation and rising costs of the everyday comfort of goods erode the aspect over time, this is particularly true. Consequently, BISP has, without doubt, lessened the immediate hardship but in the long run has not brought significant impact in reducing poverty.

Last, but certainly not least, another focus of the literature is how the BISP targets. The Poverty Scorecard has been widely discussed in particular, a tool used to identify the poorest households. There are some scholars who applaud the Scorecard for being data driven and reducing bias to be more accurate in the selection of the beneficiaries. Unfortunately, several of the studies have accurately pointed out the flaws inherent in its

implementation. Persistent inclusion errors, where individuals who do not meet the criteria are included as beneficiaries, and exclusion errors, where deserving individuals are excluded, are noted (Ahmad, 2024). In particular, these targeting inefficiencies represent a real obstacle to the program's success, as (to the extent that resources are not always directed toward those who need them the most, in the most urgent cases) it can be argued that resources are being wasted. In this way, the program's inefficiency weakens the efficacy of the program as a whole and is also scrutinized for its fairness and equity of distribution.

Several studies have researched the socio-economic impact of BISP on the basis of program effects on household welfare. Thus far there is little research that has established that BISP beneficiaries have improved in various areas of their life such as consumption patterns, health, and education. There has been increased access to food, medical care and educational materials and many beneficiaries used the transfers to cover the costs of essential services. There seems to be a boost on children's schooling with the positive effect being indicated by some studies on attendance rate and learning outcomes. Nevertheless, other studies suggest that the program had a limited effect on other socio-economic outcomes, particularly over time. The program has not been able to overcome the structural decays conspired by poverty through low wages, poor quality education and inadequate healthcare infrastructure. According to the literature, BISP has the potential to be a temporary growth engine against economic shocks but is unlikely to come up as a permanent escape from poverty without accompanying structural changes.

Focal point studies of research have been on the role of women in BISP as the program is cash transfers to the family head predominantly female. This is supposed to empower the women because they get to make decisions regarding the funds at home, so that the gender dualism is brought into place and made a point of equality. Studies have consistently shown that in most cases, women in BISP households report more power in making decisions, especially as regards healthcare and children's education (Warsi & Malik, 2023). It can be in the empowerment of the child in a way that will cause positive outcomes to the child's welfare and for the woman to be economically independent. But, there are many barriers to the full realizing of these benefits. Women are still constrained from fully benefiting from the program due to social norms that limit their financial service access, limited financial literacy, and lack of support systems. But in rural areas where women's mobility is often restricted, accessing the cash transfers remains a challenge, rendering even BISP an agent for marginalizing gender equality.

Finally, the literature depicts the BISP's impact on poverty alleviation in Pakistan in a nuanced way. For sure, the program made great contributions, delivering immediate relief and empowering women, but its effectiveness at all in the end to get rid of the poverty will still be doubted. While BISP helps in the short run, it doesn't deal with the more fundamental structural problems that sustains poverty, for example inadequate education, low wages and less freedom of opportunities. Therefore, the literature recommends that BISP needs programmatic changes and other relevant policies to improve its effectiveness (Fawad et al., 2021). The recommendations suggest that the cash transfer should be further expanded to include even the elderly, that the eligibility process should be made more effective, and that the program should be linked with other strategies aimed at poverty alleviation across the country.

RESEARCH QUESTION

This study uses the central research question that is:

"What has been the extent of success for the Benazir Income Support Programme (BISP) in reducing poverty in Pakistan?"

The question about the level of poverty reduction impact of BISP tries to look at the overall impact of BISP on poverty reduction taking into the variable dimensions like per capita income levels, access to basic services and improvement in living standards BISP beneficiaries.

Sub-questions include:

1. How well does the BISP target the targeted beneficiaries?
2. It is the adequacy of the financial assistance of BISP.
3. Can BISP effectively address this issue, and if yes, in what ways can it successfully do this?
4. What impact does BISP have on women's empowerment and decision making inside women's households?

Answers to these questions will provide a broad vision of BISP's contribution into poverty alleviation and recommendations on altering the effectiveness of the project.

RESEARCH OBJECTIVES

This study have the following stated primary objectives:

1. Evaluate the impact of BISP in decreasing poverty levels of its beneficiaries.
2. The purpose is to evaluate BISP's adequacy and timeliness of financial assistance.
3. We examine socio economic impacts of BISP on the beneficiary households upon the areas like education, health and housing.
4. Aided by instruments that will allow for analysis of targeting mechanisms for BISP and for the identification of any discrepancy in beneficiary selection.
5. Therefore this research attempt to understand the influence of BISP on women's empowerment and their role in the household decision making.

By accomplishing these, the study would describe a broadened view of BISP impact and valuable information about areas that should be improved.

RESEARCH METHODOLOGY

This study uses mixed method approach that is it combines two kinds of research, qualitative and quantitative to explore the effectiveness of the Benazir Income Support Programme (BISP) in the area of alleviating poverty in Pakistan. In order to undertake a comprehensive analysis of poverty reduction impact of the program, data on this program will be combined with personal experiences of the people and the communities, which will provide a better picture of what people have to say about this program (Khan, 2024). A mixed method design is used to appreciate the multi-dimensional aspects of BISP and its position in poverty reduction.

QUANTITATIVE ANALYSIS

The study is carried out in a quantitative approach through analysis of numerical data collected from household surveys. The surveys will be administered to BISP and non BISP beneficiaries across selected districts on a representative sample of various socio economic groups. The main focus of the survey will be to collect information relating to income levels, expenditure patterns, access to basic services like health care, education, etc. and standard of living. The study compares the data of beneficiaries and non-beneficiaries and its objective is to estimate the direct welfare impact of BISP.

Using a stratified random sampling technique will be used so that sample accurately reflects Pakistan's varied population. This will enable selection of participants from different regions, income groups, and demographic characteristics, thus giving a

clear picture of BISP's impact at all parts of the spectrum of society (Jafree, 2023). Understanding how the program performs in different contexts and among different vulnerable groups requires this approach.

The results once gathered will be given to statistical tools like SPSS (Statistical Package for the Social Sciences) to analyze. The data will be summarized with descriptive statistics. It will also rely on inferential statistics such as regression analysis to investigate the relationship between BISP participation and poverty alleviation. Using regression models will allow us to take BISP's children's confounding variables into consideration, such as education, employment status and regional differences, so as to make a more accurate assessment of the BISP's impact on poverty reduction. It will assess whether BISP has a large positive impact on decreasing income inequality as well as the overall living conditions of the beneficiaries.

QUALITATIVE ANALYSIS

Qualitative research methods will then be used in the study to collect more in depth information on BISP beneficiaries' and the community's points of view. On a more qualitative level, the numerical data will be contextualized through an understanding of the social and psychological impact of the program as studied at a deeper level (Khan et al., 2023).

They will interview BISP beneficiaries in depth, community leaders, and local officials. This program will be implemented through personal narratives from the interviews, and it will focus on challenges of the beneficiaries to claim such help and the benefits perceived from this program. It would talk to people who were a part of or had been affected by BISP to get these insights about the perceptions of the program at the grassroots level and how it is impacting their daily life.

The discussions would be held as focus group discussions to know what communities think of BISP and its contributions towards social cohesion and empowerment. During these discussions, beneficiaries within small groups will discuss the program's effectiveness, reflect on the program in the communities' social dynamic and discuss the program.. Focus groups will include multiple voices and together decide on collective insights of how that program may affect the broader societal impacts.

It's a technique of analysis to look at the recurring themes and patterns in the interview and focus group discussion and will be conducted to analyze the qualitative data from the interviews and focus group discussion as thematic analysis. Such an approach will enable us to know some of the least quantifiable impacts of BISP such as change in the social relationships, the community solidarity, and women's empowerment (Hameed et al., 2024). Finally, thematic analysis will also highlight challenges or barriers to benefits distribution that are not necessarily seized upon in the data, such as problems reaching payments or the local political dynamics.

ETHICAL CONSIDERATIONS

The ethical procedures of the present study will be strictly followed, so that participants are treated with respect and their rights are not breached during the whole research process. All the participants in the study would be informed and the consent of the same would be taken before taking part in the project. All participants will be explained the purpose, procedure and risks of study in a clear way, enabling them to make a decision to participate or not.

The research will be kept confidential at all stages of research process. It will be kept strictly confidential, and utilized for research purposes only. The participant's data will be

anonymized to protect their identity and any sensitive data will be treated with strictest confidence to prevent unauthorized access.

The study will be voluntary, in the sense that participation will be based entirely on the voluntary decision made by the person who is willing to participate at any time and without any negative consequences. By doing this, the study will be conducted in an ethical way, in regard to the autonomy and rights of all participants.

LIMITATIONS

The mixed method approach serves as a good framework for studying BISP but still, it has its limitations. For example, when the data are not up to date or not comprehensive, it can have the effect of having less accuracy and depth of the analysis. Access to reliable data may hamper the generalization of the findings over the whole of Pakistan.

Besides, there is a possible risk of response bias for such qualitative data gathering procedure. When it comes to the extent of a government initiated program's impact, especially when it already has the backing of the government, participants may feel pressure to give socially desirable answers (Jadoon et al., 2024). If the respondents are hesitant to talk about their dissatisfaction or concerns about the program, then the findings will certainly be biased for there would be no disapproval, no concern, no satisfaction at the results of the program.

Another limitation indicated is that the results are not generalizable. Given the study's scope on select districts, results may not completely cover BISP beneficiaries' experience in all parts of the spectrum of the country, especially in the case of fewer accessible areas. BISP implementation and experience may be influenced by regional and cultural variations, which might hinder the wide applicability of the findings to the whole country.

Although these limitations, the mixed methods approach is an appropriate way to assess the effectiveness of the BISP in alleviating poverty in Pakistan. The quantitative and qualitative data together will provide a rich nuanced understanding of the impact of the program and will allow for the identification of both strengths in the program that can be built upon as well as those elements that will need improvement to inform future policy recommendations (Farooq & Nayab, 2023).

RESULT FINDINGS

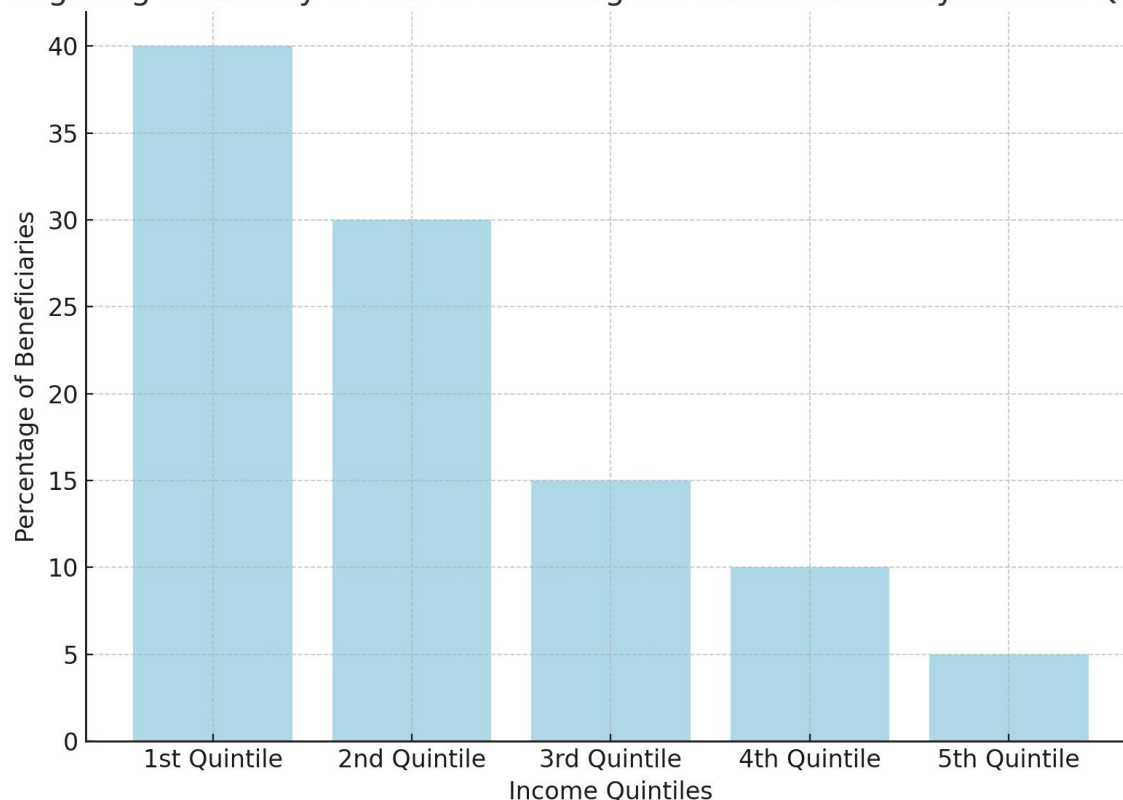
The research examining the Benazir Income Support Programme (BISP) discovers several significant things regarding its effect on the poverty slashing in Pakistan. It finds the program's strengths in helping vulnerable households receive immediate relief, while pinpointing what it needs to do to be more effective in the long run at fighting poverty.

TARGETING EFFICIENCY

BISP's targeting efficiency has been one of key successes. The program has attained a good degree of progress in reaching the most economically disadvantaged households, including a large proportion of beneficiaries that live in the lowest income quintiles. Its use of the Poverty Scorecard, a means of identifying eligible families by a number of socio-economic indicators, for example, has been an important mechanism in guaranteeing that the benefits of the program go to those who are most in need. Now that the targeting mechanism is overall very successful, however, we still have some issues with the selection process (이르판, 2021). Also there have been instances where eligible households have been excluded and ineligible families included. The extent to which these targeting errors

impede on the programs overall effectiveness and efficiency to reduce poverty is such that resources may not be fully concentrated where they are most needed.

Targeting Efficiency of BISP: Percentage of Beneficiaries by Income Quintile



FINANCIAL ASSISTANCE ADEQUACY

BISP undoubtedly also has played a role in alleviating immediate financial hardship of beneficiaries by providing cash transfers. The amounts disbursed are determining in covering basic needs of e.g food, health and education but they may not be high enough to take the household out of poverty. The cash assistance is often critical for the covering of certain expenses but does not make for long-term financial security for many families. It is especially such financial support that can enable a beneficiary to pull through with economic shocks, for example inflation or unexpected medical bills, for example. But because the transfers are small, much of the assistance still fails to make up for the fact that many households are still poor. As the current amount of cash transfer is too low to be able to reduce poverty, there is a need to increase the amount of cash transfer to bring about sustainable poverty reduction.

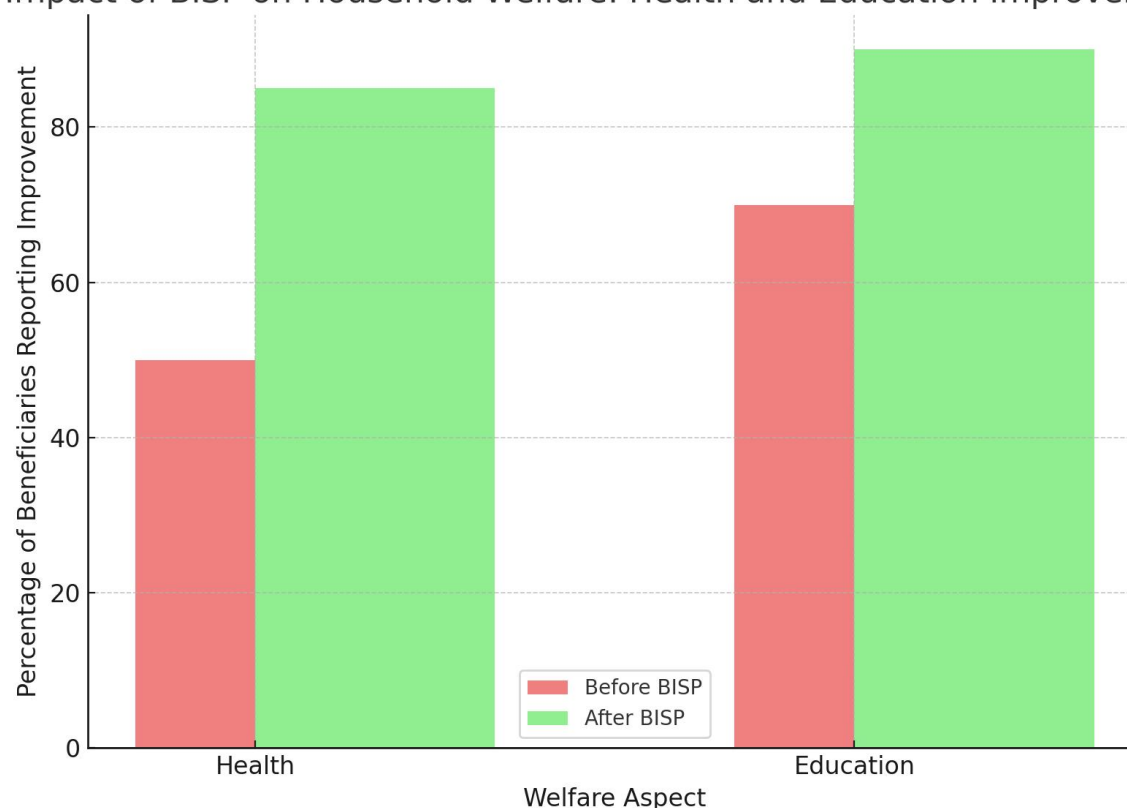
IMPACT ON SOCIO-ECONOMIC WELFARE

HEALTH AND EDUCATION

The impact of BISP on health and education of its beneficiaries, especially children, has been positive. The program has helped families to afford basic healthcare service and educational expenses which may not have been possible. Improvements in children’s school attendance and school performance and in access to medical care are reported by beneficiaries (이 르 판 , 2021). Given the particular opportunity in rural areas, where accessing both healthcare and education can be more limited, these benefits are especially important. Further, the program has alleviated the financial burden on households so that they can be nutritionally enabled and to improve overall wellbeing. These improvements

are noteworthy but the fiscal support that the program provides does not come close to driving long term changes in education and health outcomes.

Impact of BISP on Household Welfare: Health and Education Improvements



INCOME AND CONSUMPTION

Some modest improvements in household income and consumption patterns have been achieved through BISP. The cash transfers enable beneficiaries to manage their daily expenditure better and thereby some of the households invest the funds into income generating activities or in improving their living standards. In terms of development impact on poverty reduction, long term impacts are still modest. Help from BISP is still not enough to fully eliminate the root causes of poverty such as low wages and limited access to economic opportunities, and many households are still in economic difficulties after having taken the support. Therefore, the immediate but less transformative impact of the program on household income and consumption.

COMPARISON OF INCOME AND CONSUMPTION BEFORE AND AFTER BISP

Household Type	Income (Before)	Income (After)	Consumption (Before)
Rural	15000	18000	12000
Urban	20000	25000	16000
Female-Headed	18000	21000	14000

WOMEN'S EMPOWERMENT

Particularly in terms of empowering women, it has been BISP, with the cash transfer reaching female heads of household. As a result, women have acquired much greater decision making power within their families and allocated the financial support to their children's education, healthcare and general wellbeing. According to studies, women who

benefit from BISP will spend more in children's needs and improve the future of their family. Nevertheless, it is often constrained by the broader socio economic norms and narrower access to financial services. In rural areas, women might have difficulty accessing the cash transfers because they face restrictions of their movement or do not have sufficient financial literacy. Furthermore, some women have challenges with the handling of funds as they do not have support structures for such or were not well tutored on the handling of money. Thus, although the program has led to women's empowerment, the barriers to woman's full participation in the potential of the program remain.

CHALLENGES

This has made BISP significantly vulnerable to various challenges which consequently affect its means of effectiveness in poverty alleviation. The targeting errors of the Poverty Scorecard are one of the main problems. The tool is not foolproof as it is meant to identify the most vulnerable households. The program is made less efficient and less equitable in the distribution of resources by including some families that should be excluded and excluding other families that should not be excluded. The targeting errors pose limits to the ability of this program to point its resources to those most in need and thereby on poverty alleviation as a whole.

One of the major problems is the long payment delays to which many companies are subjected especially in the remote and rural locations. These areas tend to see delays as to when beneficiaries will receive payments, leading to more financial stress and rendering the program less effective. In some cases, beneficiaries are unable to reach the funds because there are no such proceedings for payments or not sufficient infrastructure. These delays and accessing issues decrease the program's capacity to respond to emergency or economic hardship in a timely manner. Addressing problems of the payment system and timely disbursement of funds to vulnerable population would significantly improve the effectiveness of the program in providing funding support to vulnerable population.

Finally, it is suggested that while BISP has worked to lessen the poverty in Pakistan, it also has some issues that need to be addressed. All the barriers to the program's success in achieving long term poverty reduction are related to the targeting, adequacy of financial assistance, and payment delays. Though these problems existed, BISP supplied relief to millions of households and assisted them empower women many times. If these issues are addressed, the program could possibly be better able to make a more significant impact to alleviate poverty in Pakistan.

DISCUSSION

With this, the Benazir income support Programme (BISP) has been playing a major role in assisting the vulnerable households in Pakistan and greatly improving the socio economic status of millions of people. Nevertheless, several factors must be addressed for the program to reduce poverty on a national scale by many magnitudes of order.

There is a major concern about the adequacy of the cash transfers. The program has indeed helped many people with needed money but the amounts of money handed to the beneficiaries are usually unable to scratch at the root causes of poverty. The main element the support provides is a temporary respite for many households, rather than a permanent solution. It underscores the imperative to increase the cash transfer amounts and other measures such as skill development, employment and credit access programs that would enable the beneficiaries with an avenue for sustained income.

However, the targeting mechanism has not been made perfect over time, because the Poverty Scorecard has been introduced. BISP is still undermined by inclusion errors,

where no eligible people are included, and exclusion errors, where eligible people are excluded. Using better data collection, continuous monitoring and feedback mechanisms to refine targeting process would improve the program performance.

To this point, BISP has been a notable achievement in women's empowerment, as women have gained by being able to receive cash transfers to female headed households. As a result, there has been greater control of the household over its decision-making primarily in areas of healthcare and education. But there is a broader impact to the empowerment and that is constrained by the limitations set by social norms as well as financial exclusion barriers. To be more effective, the program needs to have complementary measures like financial literacy training, increased access to adequate banking services and change in the society to foster the participation of women in economic activities.

In addition, the program's impact on poverty reduction in the long run is ill defined. BISP has had short term benefits to household welfare, but not to the underlying structure of poverty. Among such are poor education, poor healthcare, and fewer job opportunities that are critical to drawing households out of poverty for a longer period. Consequently, it is necessary to link BISP with other poverty reduction strategies such as social investment in human capital, infrastructure development and creation of economic opportunities for the poor.

Secondly, the issues the BISP has to face with payments delays as well as problems of the fact that the funds are unavailable in the places of rural suggests an urgent attention. It prevents the program from able to supply quick assistance to those who need it most. To make the Programme sound as credible and effective, this would require that beneficiaries get their payments in the right time, and the funds can be accessed 'easily' via an improved payment system.

CONCLUSION

It is probably true that eventually the financial support from Benazir Income Support Programme (BISP) has been and is being successfully applied in the help and support of millions of household in the country – below poverty line. Through the program, living standards of its beneficiaries have risen, sanctioned women, widened access to education and healthcare. These are positive outcomes for this program which promises to do just that better the lives of the neediest people. However, some weaknesses are associated with BISP, which include targeting errors, insufficient financial support, and reduced long term impact of reducing the levels of poverty.

The Corporate Governance Policy should balance financial and development objectives and provide several key recommendations to improve BISP's effectiveness in combating poverty. The first is that, to lift beneficiaries above the poverty line and ensure that their basic needs are met, increasing the amount of cash transfers for beneficiaries would be beneficial. Although the current cash transfer levels are a welcome relief, they are far too low to offer long term relief or even a major reduction in poverty. Second, the targeting mechanisms should be refined to reduce the inclusion and exclusion errors. By collecting better data, monitoring continuously and applying advanced technologies, it can be done and it can help direct those resources to where they are needed most.

Thirdly, BISP can be integrated with other campaign efforts for reduction in poverty through skill training, job creation and access to credit. However, complementary programs that would enable beneficiaries participate in sustainable livelihoods away from dependency on cash transfer would be helpful. Moreover, to make the best of BISP,

women's financial literacy needs to be enhanced and banking and financial service access for women improved in order for them to optimally manage and utilize the cash transfer. This would then contribute to greater empowerment and in the longer term to better improvement in household welfare.

Another important aspect of perfecting BISP is addressing administrative challenges. The program struggles in providing timely support as payment delays and accessibility issues particularly in remote areas impede it. To ensure that beneficiaries can turn to the program when they need it most, the program must improve the efficiency and timeliness of payments. BISP should form part of a broader, more comprehensive debt towards the roots of poverty strategy. This allows BISP to trade focus in improving the access to quality education, health care, employment opportunities, thus making this long term poverty reduction.

The Benazir Income Support Programme has also succeeded in alleviating poverty to some extent, and there are some areas wherein the Programme can be enhanced by key Alliances with other social and economic reforms to make it to a much more powerful instrument in reducing and combating poverty. If readjusted and complemented with suitable strategies, BISP can be more instrumental to break the cycle of poverty and equate the quality of life of poorest in Pakistan.

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