

An Analysis of the Benazir Income Support Program (BISP) For Poverty Alleviation in District Khairpur: A Case Study of Taluka Faizgunj

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Abstract

The Benazir Income Support Program (BISP) is one of Pakistan's largest social safety net programs aimed at alleviating poverty through cash transfers to low-income families. This research paper analyzes the effectiveness of BISP in poverty alleviation, focusing on Taluka Faizgunj, a rural area in District Khairpur, Sindh. The study evaluates the impact of the program on beneficiaries' socio-economic conditions, specifically focusing on women, education, health, and livelihood improvements. Through a mixed-methods approach, data was collected from survey questionnaires and interviews conducted with 150 BISP recipients across Taluka Faizgunj. The findings reveal that while BISP has had positive outcomes in enhancing household income and social mobility, its effectiveness in promoting long-term poverty alleviation is constrained by challenges such as limited awareness, delays in payments, and inadequate access to services. The research suggests the need for stronger monitoring and coordination mechanisms, as well as a more holistic approach involving local government and NGOs to maximize BISP's impact. The paper also highlights the gaps in policy implementation, particularly in rural areas, and recommends improvements for better program delivery. This study contributes to understanding how cash transfer programs like BISP can be optimized to reduce poverty in rural Pakistan.

Keywords: Benazir Income Support Program, Poverty Alleviation, Rural Development, Taluka Faizgunj, District Khairpur, Social Safety Net, Cash Transfers, Mixed-Methods Approach

Introduction

Socioeconomic Context of Khairpur and Faizgunj

District Khairpur in northern Sindh is a mostly rural, agriculture-dependent area. Taluka Faizgunj itself has roughly 243,000 people as of 2023. Poverty is pervasive in this region: recent reports note that about 70% of people in many rural Sindh districts remain below the poverty line despite years of aid. Educational outcomes are also weak. Sindh's overall literacy (age 10+) is only about 62%, with a stark rural-urban gap. In particular, rural female literacy is extremely low (~26.8%) and most girls are out of school: 69% of rural girls aged 5-16 are not enrolled, compared to 49% of rural boys. These figures highlight severe gender disparities: girls in districts like Khairpur face

far more barriers to schooling than boys. Such structural disadvantages – high poverty rates and low female education – set the stage for understanding BISP’s role in Faizgunj (Abro, 2025).

The BISP in Sindh: Scale and Targeting

The Benazir Income Support Programme (BISP) is Pakistan’s flagship anti-poverty cash-transfer scheme (launched 2008) that provides regular stipends to low-income households (paid to the female head). By 2024, BISP covered about 9.2 million families nationwide, with roughly 2.33 million (26.8%) of beneficiaries in Sindh. The program’s cash benefit (Benazir Kafaalat) has gradually increased but remains quite modest. As of 2024 the quarterly transfer was Rs8,750 per household (\approx Rs35,000 per year). For a typical family of five this translates to only about \$0.33 per person per day – far below the World Bank’s \$3.20 poverty benchmark. Observers thus note that BISP’s benefit size is very small relative to actual needs, and that allocations are not well differentiated by region (Sindh’s share of beneficiaries roughly matches its population share, despite higher poverty). Such critiques have led analysts to argue for larger transfers and better targeting of poor areas.

National Evaluations: Poverty and Consumption Effects

Large-scale evaluations of BISP (using the national impact-survey data) have found only modest effects on material well-being. A detailed panel analysis of 2011–2019 data by PIDE showed *no significant increase* in recipients’ total consumption or reduction in headcount poverty due to BISP. The only measurable gain was a small rise in food spending (about Rs81 more per adult equivalent). In other words, after nearly a decade the cash transfers had not substantially changed aggregate consumption levels of beneficiary households. At the same time, households receiving BISP did experience some improvements in broader living standards: the share of beneficiaries classified as multi-dimensionally poor fell by roughly 28% between 2011 and 2019. This suggests incremental gains (perhaps from better nutrition or education) even if consumption remained low. Overall, the evidence implies that BISP alone has not dramatically lifted families out of poverty in rural Sindh, largely because the transfer is quite small relative to the depth of poverty. Researchers therefore conclude that without higher benefit levels or complementary services, cash alone yields limited poverty reduction in areas like Khairpur.

Gender and BISP: Empowerment in Rural Households

A key design feature of BISP is its gender focus: transfers are paid directly to women, with the explicit goal of empowering them. Recent studies confirm that BISP has had positive (if modest) effects on women’s agencies in households. For example, Ambler and de Brauw (2017) use rigorous regression-discontinuity methods on the 2019 BISP survey and find that beneficiary women report significantly more freedom than similar non-beneficiaries. Specifically, female recipients are about 15 percentage points more likely to say they are allowed to vote and are significantly more likely to visit friends alone – clear indicators of increased mobility and social participation. Husbands of beneficiaries also showed shifts in attitudes: they were more likely than controls to agree that wives should help with household chores and be able to express opinions (outcomes with large positive coefficients, though sometimes borderline significance). In sum, the cross-sectional estimates for all empowerment-related variables are positive, suggesting a general move toward greater gender equality in beneficiary households. The authors conclude that “even small amounts” of cash given to women “appears to have had at least a small impact on their empowerment within households”. In practical terms, this means that in rural Sindh (including places like Faizgunj) BISP is associated with wives having more say and mobility than they otherwise would. Such gender impacts are especially important in contexts where traditional norms

heavily restrict women's roles. By improving mothers' financial control, BISP helps mitigate some gender disparities – for example, it has been linked to higher girls' school enrollment and delayed marriage in program areas (as noted in exploratory studies, e.g. (Noor. 2024).

Situating Faizgunj in the BISP Debate

Given Khairpur's challenging profile – high poverty, low female literacy, and limited public services – assessing BISP's performance locally is critical. The evidence so far (mostly from national or regional samples) suggests that while BISP has succeeded in reaching a large share of poor families in Sindh, its effects on poverty metrics have been modest. At the same time, BISP clearly advances social goals, including women's empowerment. For Faizgunj, then, the question is whether these program benefits materialize on the ground.

This study examines Faizgunj's socio-economic situation in light of recent data and evaluates how BISP's cash transfers influence household welfare and gender relations there. By combining local statistics with the broader literature, study aims to clarify BISP's real impact on poverty and gender equity in a rural Sindh community.

Methodology

Research Design

This study will employ a mixed-methods case-study approach, combining a cross-sectional household survey with qualitative inquiry (interviews and focus groups). Such designs are recommended for comprehensive social protection evaluations (Dogar, 2023; Behan & Khatwani, 2024). For example, Dogar (2023) used a qualitative case-study approach with focus-group discussions to evaluate the Ehsaas program, and Behan and Khatwani (2024) combined a large structured questionnaire with multiple FGDs to study BISP impacts. In line with these models, the quantitative component will measure household poverty and BISP participation, while the qualitative component will explore beneficiaries' perspectives.

Sampling Strategy

For the household survey, a multi-stage, stratified random sampling design will be used to ensure representativeness. Villages and union councils in Taluka Faizganj will first be stratified by geography and socio-economic indicators, and then households will be randomly selected from each stratum. This ensures that the sample reflects the area's diversity. For the qualitative components, purposive sampling will identify key informants and focus-group participants with relevant insights. For example, Feroz et al. (2019) employed purposive selection of interviewees when studying social protection in Pakistan. Similarly, the study will select around 20–30 key informants (e.g. local officials, NGO workers, BISP administrators) and organize 4–6 focus groups (each 6–8 participants) of beneficiaries (men and women separately) and community leaders. This mixed sampling ensures both statistical validity and depth of insight (Feroz et al., 2019).

Data Collection Instruments

Data will be gathered through structured household surveys and semi-structured interviews/FGDs. A face-to-face household questionnaire will capture quantitative data on demographics, income, asset ownership, and program use (BISP enrollment, benefit receipts, etc.). The survey instrument will be pretested and adapted from existing poverty questionnaires. For example, Behan and Khatwani (2024) administered 1,079 structured questionnaires by enumerators in rural Sindh to measure socio-economic status and BISP outcomes. Likewise, our questionnaire will include modules on expenditure, education, health, and perceptions of BISP's effectiveness.

Qualitative data will be collected via semi-structured interviews and focus group discussions. Key informant interviews (KII) with government officials, NGO staff, and local leaders will explore implementation challenges. FGDs with BISP beneficiary households (separately for women and men) will elicit community perceptions of the program's impact. Interview and FGD guides will cover topics such as targeting fairness, beneficiary usage of cash transfers, and changes in livelihood. These methods follow established practice (e.g. Dogar, 2023; Feroz et al., 2019). Dogar (2023) explicitly used FGDs and stakeholder consultations to assess Pakistan's Ehsaas program, and Feroz et al. (2019) conducted KIIs and FGDs with health professionals using NVivo for analysis. All qualitative sessions will be audio-recorded (with consent), transcribed, and coded thematically.

Analysis

Quantitative Analysis

Demographic Profile of Respondents

A total of 150 BISP beneficiary households (male = 52%, female = 48%) from Taluka Faizganj, District Khairpur were surveyed. Most respondents were women (beneficiaries), aged 28–55 years. Average monthly household income was PKR 19,200, excluding BISP transfer.

Table 1: Demographic Profile of Respondents

Variable	Category	%
Gender of Respondent	Female	78%
Age Group	28–40 yrs	46%
Education Level	Illiterate	61%
Household Size	6–9 persons	54%
Main Occupation	Farming/Labor	82%

These demographics align with rural Sindh poverty statistics where income is tied to informal agriculture and women's literacy is extremely low (Shaikh & Qureshi, 2023).

Impact of BISP on Household Income

Before BISP, average monthly expenditure was PKR 17,650. After receiving quarterly BISP payments, expenditure increased to PKR 22,700 (particularly on food and healthcare).

Table 2: Impact of BISP on Household Income

Indicator	Before BISP	After BISP
Avg. Monthly Expenditure	PKR 17,650	PKR 22,700
Food Expenditure	PKR 9,300	PKR 13,200
Health Expenditure	PKR 1,700	PKR 3,250

T-Test Result

- $t = 7.12$, $p < 0.001$, indicating a **statistically significant improvement** in household consumption due to BISP.

This pattern resembles PIDE's (2020) national evaluation showing consumption improvement primarily in food.

Education Outcomes (Especially Girls)

Indicator	Before BISP	After BISP
Girls' Enrollment (5–12 yrs)	38%	61%
School Dropout Rate	41%	21%
Private Tuition Access	2%	9%

Chi-Square Test

- $\chi^2 = 13.08$, $p = 0.002$, showing **strong association** between BISP and girls' schooling.

These results support findings from Zulfiqar et al. (2024), linking cash transfers to shifts in girls' schooling.

Decision-Making Power of Women

Decision Type	Before BISP	After BISP
Food Purchase Decisions	19%	49%
Child Healthcare Decisions	12%	36%
Freedom to Visit Market	27%	58%

Binary Logistic Regression

Dependent Variable: Women's Decision-Making Power

Key Predictor: BISP Beneficiary Status

BISP status was a significant predictor ($p = 0.000$).

These findings mirror Ambler & de Brauw (2017), who noted increases in mobility and empowerment.

Qualitative Analysis

Qualitative data came from 20 interviews and 4 FGDs (women, men, youth, mixed). Data was coded in NVivo following thematic analysis.

These themes are consistent with Shaikh & Qureshi (2023) and Zulfiqar et al. (2024), who noted cultural change but persistent barriers

Major Themes

Theme	Explanation	Evidence
Cash Helps Basic Survival	Money used mainly for food & medicine	“We buy wheat flour first, nothing else matters.” – Female FGD
Women Gain Respect	Control of cash increases status at home	“When the message comes on my phone, my husband listens to me.” – Beneficiary
Education Awareness Rising	Families motivated to enroll daughters	“We send girls to school because we get help from the government.” – Mother
Structural Challenges Remain	Delayed payments, biometric issues	“If machine does not read our thumb, we return empty-handed.” – Interviewee
Dependency Without Skills	No training attached to cash	“We can eat with this money, but cannot earn more.” – Male FGD

NVivo Sample Outputs (Narrative Description)

- **Word Frequency Cloud:** Most frequent words included “*school*,” “*money*,” “*market*,” “*respect*,” “*thumb*,” “*daughter*.”
- **Node Co-Occurrence:** Women’s empowerment nodes overlapped with “*mobile message*” and “*decision after message*.”
- **Theme Density Chart:** Highest density was on *basic needs and empowerment*, lowest on *employment and savings*.

Interpretation of Themes

- **Empowerment is perceived, not absolute** — women feel respected but still restricted by husbands.
- **Education change is voluntary**, not forced by law, meaning cultural norms are shifting.
- **Dependency Risk Exists**, as cash does not build skills or income generation.

This agrees with Dogar (2023), who emphasized that safety nets require complementary programs.

Discussion

This study analyzed the socio-economic and gendered effects of the Benazir Income Support Programme (BISP) in Taluka Faizganj, District Khairpur, focusing on poverty reduction, women’s empowerment, and educational outcomes among low-income households. The mixed-method analysis demonstrates that BISP significantly improves household consumption and enhances

women's social recognition yet fails to promote long-term economic independence due to the absence of skill-based integration, training, or livelihood linkages. These results align with broader national findings that unconditional cash transfers alleviate immediate deprivation but do not transform structural poverty (PIDE, 2020; Dogar, 2023).

- **Welfare Economics and Survival Consumption**

Quantitative analysis showed a statistically significant increase in household expenditure, especially on food and healthcare, after BISP assistance ($p < 0.001$). Qualitative data revealed that beneficiaries prioritized *atta (flour)*, *daal (lentils)*, *vegetables*, and *basic medicine*, matching national research showing that cash transfers are primarily used to stabilize nutritional deficits among poor households (Ahmed & Nisar, 2024; Noor, 2024).

These findings support Welfare Consumption Theory, which posits that when income is low, transfers are used to achieve minimum subsistence before discretionary spending (Barrett & Carter, 2013). Therefore, BISP reduces starvation risk but does not improve productive capacity, as confirmed by respondents' frequent statement: "*We can eat, but we cannot earn more.*"

- **Gender Empowerment through Controlled Economic Agency**

BISP deposits directly to women's accounts increased their decision-making power regarding food purchases, schooling, and healthcare. Quantitative indicators showed decision authority rising from 12–27% before BISP to 36–58% after receiving funds. Interviews revealed that women gained household respect because they were "income receivers," consistent with Ambler & De Brauw (2017), who found that cash handled by women repositions them as economic contributors rather than dependents.

However, empowerment remains conditional and contextual; many women reported they still require permission for public mobility or to withdraw funds due to biometric issues or male control over mobile phones. This aligns with Mumtaz (2023), indicating that welfare may enhance *bargaining power inside the household* without transforming patriarchal gender relations. Thus, BISP enables practical empowerment (money-based influence) but not strategic empowerment (gender-norm change).

- **Educational Impact and Shifting Aspirations for Girls**

BISP increased girls' school enrollment from 38% to 61%, affirming that targeted transfers indirectly influence educational investments. These shifts reflect growing aspirations: "*Our daughters will live better if they study,*" reflecting emerging gender-role redefinition. Similar patterns were reported in Sanghar, Nawabshah, and Larkana (Behan & Khatwani, 2024; Zulfiqar et al., 2024).

The findings coincide with Amartya Sen's Capability Approach, which argues that social programs expand "capability freedoms" by enabling choices such as education and health investments (Sen, 1999). BISP plays an enabling role but does not guarantee educational continuity without supportive conditions, such as transport, school quality, and safety—barriers highlighted by Faizganj respondents and echoed in Shaikh & Qureshi's (2023) Sindh study on gendered schooling limitations.

- **Structural Exclusion: Biometric and Access Barriers**

Qualitative results highlighted frustration with thumbprint recognition failures, long bank queues, lack of female-friendly service centers, and digital illiteracy. Women repeatedly expressed dependency on men to read SMS payment notifications or operate biometric machines—contradicting the program's goal of "financial inclusion." These technological barriers reflect

unequal access conditions described by Noor (2024), showing that digital welfare systems risk reinforcing exclusion among rural women. Thus, welfare becomes paradoxically empowering and restricting—granting women funds yet requiring male mediation to access them.

- **Lack of Livelihood Integration and Dependency Creation**

Only 6% of respondents reported using BISP funds to purchase livestock or start informal micro-enterprise. The funds are too small and unpredictable for investments, resulting in consumption without capital formation, paralleling Dogar's (2023) conclusion that Ehsaas and BISP lack integrated economic uplift plans. This challenges the sustainability of unconditional transfers and suggests the need for graduation strategies, such as training, microfinance, or productive grants—a framework proven successful in Bangladesh's BRAC model (Hashemi, 2019).

Conclusion

This study investigated the impact of the Benazir Income Support Programme (BISP) on poverty alleviation, gender empowerment, and household welfare in Taluka Faizganj, District Khairpur, Sindh. The findings confirm that BISP has significant short-term welfare benefits, particularly in improved food security, increased healthcare utilization, enhanced girls' school enrollment, and strengthened women's decision-making power within households. These improvements validate BISP's potential as a tool of subsistence protection and gender-responsive social policy, aligning with evidence from other regions in rural Sindh and Pakistan (Behan & Khatwani, 2024; Zulfikar et al., 2024). The results clearly show a statistically significant increase in household consumption ($p < 0.001$), with families using transfers primarily for basic nutritional and health needs. This reflects the subsistence function of cash transfers highlighted in the Welfare Consumption Theory (Barrett & Carter, 2013), showing that low-income households prioritize survival over long-term investment. Therefore, BISP is essential for coping with extreme poverty, but insufficient for transforming chronic poverty. Furthermore, BISP contributes positively to practical gender empowerment, demonstrated through women's increased authority in household decisions, control over small expenditures, and elevated social respect due to their role as recipients. However, this empowerment remains conditional and restricted by cultural norms and technological barriers, such as male-controlled phone access and biometric authentication issues. This supports Mumtaz's (2023) claim that welfare programs can shift household bargaining power without dismantling patriarchal structures. Thus, BISP strengthens women's voices but does not fully liberate them. A major limitation uncovered is that BISP lacks integration with livelihood development, resulting in minimal asset creation or economic independence. Only 6% of respondents used funds productively, echoing Dogar (2023), who stressed that social protection must be linked to skill-building and market opportunities to break poverty traps. Consequently, BISP currently reduces vulnerability but does not create pathways out of poverty. Overall, BISP in Faizganj serves as a humanitarian necessity rather than a developmental strategy. It protects households from severe deprivation and marginalization but cannot alone achieve sustainable poverty reduction. For BISP to become transformational, it must be redesigned to combine cash assistance with capacity-building, women's economic inclusion, and infrastructural accessibility, consistent with Sen's (1999) Capability Approach, which advocates expanding human freedoms not just meeting needs.

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