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EVALUATING THE EFFECTIVENESS OF PAKISTAN'S POVERTY ALLEVIATION PROGRAMS: A COMPARATIVE STUDY OF BISP AND EHSAAS PROGRAM

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Abstract
This study evaluates the effectiveness of Pakistan's poverty alleviation programs, focusing on the Benazir Income Support Programme (BISP) and the Ehsaas Programme. Launched in 2008, BISP aimed to provide cash assistance to vulnerable populations, while the Ehsaas Program, initiated in 2019, is a broader initiative that includes poverty alleviation, financial inclusion, and human capital development. This research examines the impact of these programs on poverty reduction, social protection, and economic empowerment. By analyzing existing literature, policy documents, and statistical data, the study highlights the strengths and weaknesses of both programs. The findings indicate that although both initiatives have helped reduce poverty, challenges remain in targeting, coverage, and sustainability. The Ehsaas Program's integrated approach appears promising, but implementation challenges and funding limitations need to be addressed. The study recommends policy adjustments to improve program effectiveness, such as better targeting mechanisms, expanded coverage, and stronger institutional frameworks. By evaluating these flagship programs, this research offers insights for policymakers to enhance poverty alleviation strategies and allocate resources more effectively.
Key Words: *financial assistance, Benazir Initiative, poverty reduction, registration*

Introduction

The subsequent analysis underscores the effects of the nation's primary relief initiatives, namely the Benazir Income Support Program and Ehsaas, with a focus on their structural frameworks and diverse impacts. This study investigates how the Benazir program, initiated in 2008, laid the foundation for a comprehensive social protection system via direct monetary disbursements aimed at individuals from disadvantaged households. Recipients were chosen based on a specific poverty assessment system and the National Socio-Economic Registry (NSER). The Ehsaas program, launched in 2019, marked a significant shift by integrating Benazir initiatives into a broader framework aimed at addressing not only financial hardship but also education, well-being, and livelihoods through 134 measures across 34 government departments. Notable improvements include the digitalization of distribution methods, such as fingerprint authentication and the 8171 service, which enhanced transparency and accessibility, especially during the COVID-19 emergency. However, the impact of these initiatives still faces challenges, including ongoing issues with targeting, selection flaws, and data management. Administrative problems like financial irregularities, severe management constraints with many vacant positions, and geographic inequalities in implementation hinder progress, while

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social barriers and systemic issues further restrict access. This research emphasizes how these initiatives provide immediate relief. Moving forward, these programs must evolve to address the root causes of hardship through contingency payments, income-generating schemes, and area-specific strategies that promote long-term self-sufficiency. Poverty remains a persistent social and economic challenge in the country. Despite years of development efforts, a significant portion of the population still faces severe hardship (Mughal, S. S., & Baig, Z. L., 2024). Recent estimates show that about twenty-four percent of people live below the poverty line. The situation is especially critical in rural areas, which are home to sixty-four percent of the population. These communities have limited access to essential services and markets and are highly vulnerable to environmental shocks like floods, extreme heatwaves, and water shortages. These climate-related risks unevenly impact already vulnerable groups. To address this issue, the government has begun assisting underprivileged people in Pakistan. In response to this ongoing crisis, the state implemented a formal social protection system. Before 2008, welfare programs were mostly ineffective due to limited coverage and the lack of an impartial mechanism for identifying the neediest families. As Sen (1999) argues, hunger is not just the absence of income but the deprivation of fundamental rights that enable people to live lives they value. This broader and more complex view of hunger has important implications for how welfare schemes should be designed and assessed. These needs for a strong national response led to the creation of BISP and later, the broader Ehsaas program. Together, these initiatives form the backbone of the government's strategy to combat poverty and support livelihoods, contributing to progress toward SDG 1 on ending poverty and hunger (Rizwan, Naveed, & Ata, 2023). Though both the Benazir and Ehsaas programs have expanded to reach millions, by December 2024, the Benazir initiative had assisted only about 9.6 million households, covering nearly 25% of the country's population. Its effectiveness in permanently reducing poverty remains under ongoing debate (Mughal & Baig, 2024). From one perspective, these schemes have achieved notable successes. They have increased household consumption, provided an economic buffer during crises like the COVID-19 pandemic, and empowered women by directing cash transfers to female household heads. Cheema et al. (2016) found that Benazir payments significantly improved nutritional intake and reduced the poverty gap among recipient families.

Research Objectives

- To understand the need for income support programs for the deserving people living in a developing state like Pakistan
- To analyze the country's main anti-poverty initiatives' institutional implementation framework and practical features.
- To explore the effectiveness in combating economic poverty and multidimensional impoverishment, including their influence on academic development, healthcare, gender equality, and economic activities concerning the targeted demographics

Research Questions

- How do income support programs play a pivotal role in the well-being of the deserving people of Pakistan?
- What are the key designs and implementation features of BISP and EHSAAS that contribute to their effectiveness in reducing poverty among the target population of Pakistan?
- How do BISP and EHSAAS address the multidimensional aspects of poverty, such as education, health, and livelihoods, and what are the outcomes of these initiatives?

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Research Methodology

This study employs a qualitative, comparative research approach to examine two income support programs introduced under different regimes. Its main goal is to evaluate how effectively these governments' financial support initiatives reduce poverty. The study is important because it offers a comprehensive assessment of Pakistan's leading poverty-relief programs. It combines evidence from academic publications, research institutes, official documents, and international aid organizations, comparing the core features of the Benazir Income Support Programme with the broader, integrated Ehsaas Program framework. The findings aim to guide decision-makers, government officials, and aid practitioners. The study highlights both the major successes and the underlying weaknesses of these initiatives, stressing the reforms needed to improve the overall effectiveness of the welfare system. However, the research is limited by its dependence on secondary sources, such as existing studies and available documentation.

The Benazir Initiative: Roots and the Basic Framework

The following BISP was originally launched in mid-2008 by this administration to address the nation's status as a leading response to the negative impacts of rising grocery prices, along with the worldwide food emergency affecting this nation's extremely marginalized citizens (Mughal, S. S., & Baig, Z. L., 2024), and it became the country's largest welfare program. The initiative was initially designed with the goal of becoming this nation's primary protection system, moving away from the limitations of previous, more random welfare programs. Serving as the country's biggest welfare effort, this initiative was planned to act as the main protection system, departing from these restrictions as well as the earlier scattered welfare programs. Concerning those previous initiatives associated with broader global efforts toward minimum security levels, acknowledging that monetary payments can play a critical role in reducing destitution and vulnerability (Barrientos, A., & Hulme, D. (Eds.), 2016).

At the heart of the initiative, the Benazir Income Support Program continues to be an unrestricted cash transfer scheme. Its primary goal is to provide quick financial assistance to the neediest households to meet their essential needs (Mughal and Baig, 2024). Under this program, recipients receive Rs 3,000 monthly. A key and vital aspect is the aim to empower women and enhance their decision-making power within these households. The program was originally designed as a structural approach to promote women's advancement and economic participation, distributing monetary aid specifically to women within eligible households. This initiative was initially based on recommendations from parliamentarians. The current focus on women as recipients of financial aid is a deliberate decision, supported by studies showing that women are more likely than men to use funds for the benefit of their children and family needs (Hafeez, A. et al, 2023).

Ehsaas Program

Recognizing the importance of social safety nets, the Government of Pakistan launched the Ehsaas Program in 2019, a comprehensive poverty alleviation initiative aimed at addressing multiple dimensions of poverty and inequality. Ehsaas, which translates to "compassion," is the country's largest-ever social protection program, targeting over 15 million families with various forms of support, including cash transfers, interest-free loans, scholarships, and healthcare services (Government of Pakistan, 2020). The program represents a significant step toward building a more inclusive social welfare system in Pakistan and is aligned with global efforts to achieve the United Nations Sustainable Development Goals (SDGs), particularly those related to poverty reduction, hunger, and inequality. Ehsaas is designed as a multi-faceted initiative to tackle both immediate and structural causes of poverty. It includes direct cash assistance through the Ehsaas Emergency Cash program, which was introduced during the COVID-19 pandemic to support low-income households affected by the economic downturn (Ahmad, 2021). This emergency cash program distributed financial aid to over 12 million families, helping them survive during one of the worst economic crises in recent history. In addition to cash assistance, Ehsaas also focuses on empowering marginalized communities through skills development, microfinance, and entrepreneurship programs, thereby addressing the root causes of poverty (Nishtar, 2020). Another significant aspect of the Ehsaas Program is its focus on digital inclusion and transparency. The program utilizes a robust biometric verification system and a transparent database to ensure that aid reaches the intended beneficiaries, reducing the risk of corruption and inefficiencies that have plagued past initiatives (Nishtar, 2020). This emphasis on transparency and accountability has garnered praise from international organizations and serves as a model for other developing nations seeking to improve their social safety nets. Overall, the Ehsaas Program has become a cornerstone of Pakistan's efforts to combat poverty, promote social inclusion, and build resilience among vulnerable populations. Through its comprehensive and innovative approach, Ehsaas demonstrates the potential for well-designed social safety nets to create meaningful and lasting change in developing economies.

The EHSAAS Program: A "Comprehensive Method" Regarding Social Protection

Launched on March 27, 2019, the Ehsaas initiative was originally conceived to bring about a revolutionary change within the nation's welfare system. The program remains officially recognized and is the largest and most ambitious poverty-focused initiative ever launched in the country. It was initially planned not as a standalone project but as a comprehensive, cross-sectoral, overarching program aimed at creating a social protection system rooted in values related to Muslim beliefs, similar to the principles practiced by Prophet Muhammad (PBUH) in Madina. Unlike the Benazir program's sole focus on monetary payments, the Ehsaas program was originally structured around four key domains and 134 measures designed to reduce disparities and direct funds to citizens in underdeveloped areas. (Act, F. S. 2018) The program's goals include:

1. Take control of the powerful as well as render this administrative system function for equal chances
2. Provide an effective and comprehensive social protection system for disadvantaged and vulnerable groups.
3. Invest in people through skills development and human capital formation.
4. Promote livelihood opportunities and employment for disadvantaged households.
5. Develop and upgrade underdeveloped regions.
6. Restrain elite capture and ensure that the administrative system delivers equal opportunities for all.

This initiative brought together thirty-four government departments to implement various components, including monetary payments (the Khalafat program), a rescue-based income scheme (the Amdan program), health programs (the Nashonoma program), and educational grants (Rizwan, A., Naveed, S., & Ata, G. 2023). The Ehsaas program integrated the Benazir program into a broader framework, aiming to improve financial assistance by tackling the root causes of poverty, such as limited access to education, illness, and basic needs.

This initiative sets bold, comprehensive objectives along with benchmarks, offering a protective system aimed at least ten million households, with income generation prospects for 3.8 million citizens, and access to healthcare services. It targets ten million households for educational grants and learning incentives, involving five million learners, 50 percent of whom are female, as well as economic and technological integration for seven million individuals, with 90 percent being female (Naz, M., Iftikhar, S. F., & Fatima, A., 2020).

Identification System: National Socio-Economic Registry Database

This foundation for the two programs, the Benazir Income Support and Ehsaas program, demonstrates their effectiveness as initiatives that rely on open, evidence-based selection processes instead of biased local methods, which were vulnerable to interference. The current approach is carried out through a specific twofold mechanism. This includes the NSER, along with PMT (Adil, N., Ashfaq, K., & Arshad, M. S., 2023).

National Database:

The National Socio-Economic Registry (NSER) represents a comprehensive effort to compile a detailed record of all citizens within the nation. The initial NSER was undertaken by the Benazir Income Support Program from 2010 to 2011. A significant revision was implemented during the second NSER, conducted between 2019 and 2021. During the initial phase, the traditional manual approach was replaced by the country's first electronic family census system. The principal features of the NSER include verification procedures designed to ensure data consistency, which have evolved into a continuously updateable database capable of being regularly revised to reflect changes in household circumstances. However, officials within the Inter-Services Public Relations (IPS) have highlighted serious concerns about data management within the Benazir Income Support Program, where large financial resources are being allocated without proper oversight or consistent data use. Research further indicates a significant deficiency in nationwide information concerning local conditions, resulting in inaccuracies in the identification and targeting of highly vulnerable populations (Mughal, S. S., & Baig, Z. L., 2024)

PMT (The Proxy Mean Test approach):

Information from the National Socio-Economic Registry is used to calculate a destitution rating for each family under the Proxy Mean Test approach. The assessment evaluates numerous social and economic factors, including family composition, schooling, work, and well-being, along with other key elements. These factors contribute to the poverty index, which ranges from zero to one hundred, where zero indicates severe poverty and one hundred indicates full prosperity. Decision-makers then set an eligibility threshold to identify families qualified for aid (Pakistan Observer, 2026). This mechanism aims to reduce false positives and false negatives, ensuring aid is delivered to the most deserving groups. However, this analysis highlights the impact of information provided by external assessors and non-governmental organizations, which can undermine consistency in program evaluation (Ferdous, J., & Ullah, A. A., 2023).

Distribution Mechanism: Fingerprint Transfer and Online System:

To ensure that financial resources are delivered safely to their intended recipients with minimal loss, these two initiatives have already invested significant resources in upgrading their distribution mechanisms (ASSESSMENT, C. D. 2024). Fingerprint Authentication System: In 2016, the Benazir program introduced a verification system for disbursement. This system requires recipients to confirm their personal details using fingerprint scans at designated locations, including ATMs, POS machines in shops, or banking offices (Mohsin, 2025). Each transaction verifies the recipient’s unique fingerprint information through the National Database and Registration Authority, aiming to prevent fraud and ensure funds are collected by recipients. This process was implemented in stages from 2016 to 2019. During each major update in late 2024, the Benazir Income Support Program expanded its monetary distribution system, establishing a more organized and respectful framework to assist the most vulnerable citizens. As part of this updated system, the Benazir initiative increased its affiliated financial institutions from two to nearly half a dozen, along with shifting money dispersal to specific designated locations (Rasul, G., & Karki Nepal, A. 2024). These locations provide safer environments for recipients to conduct their transactions, ensuring dignity and reducing the risk of abuse, which was common at stores under the previous system. This change resulted in a fifty percent reduction in transaction costs paid to partner banks, saving two billion rupees annually while improving distribution services. (Mohsin, A. 2025).

Online Complaint and Data Gateways:

The authorities have also implemented online tools to improve access to these initiatives. Using the 8171 online portal and SMS service, individuals can verify their eligibility, track payment status, file complaints, and get information with just their CNIC number. During the COVID-19 pandemic, this digital system was essential for the quick deployment of the Ehsaas Emergency Cash Program. Survey data show that 99% of beneficiaries said that social protection programs during the emergency were crucial in protecting their livelihoods, income, health, education, and nutrition (Dogar, A. H. 2023).

Personnel and Organizational Capacity:

Despite technological advances, the initiatives face serious manpower shortages. Out of 3,486 approved positions at BISP, only 2,347 are filled, and just 1,858 are occupied by regular BISP staff. The National Assembly Committee noted that relying on contractual workers reduces stability and raises costs. Appointments are governed by Cabinet and Establishment Division policies, especially due to IMF program requirements, which make it difficult to address these shortages quickly. (Ambler, K., & De Brauw, A., 2017).

Evolution impact and identifying implementation challenges:

This research explores the impact of social protection programs in Pakistan, with a focus on education, women’s empowerment, and livelihoods. It also emphasizes major implementation challenges and regional differences. The objective of this research is to assess whether these programs are meeting their objectives and identify obstacles that hinder their effectiveness. Social protection initiatives, especially the Benazir Income Support Programme (BISP), have been key in reducing poverty and aiding vulnerable populations. Over time, these programs have grown from basic cash assistance to more comprehensive support systems. However, their effects differ across sectors and regions. In modern scholarship, especially in debates influenced by thinkers like Olivier Roy, social and ideological changes are often viewed within the larger context of globalization. This viewpoint underscores how local issues are increasingly shaped by global forces such as migration, digital communication, transnational networks, and shifting identities. As a result, assessing impact requires attention not only to domestic factors but also to international influences. This research also differentiates between “direct impacts” and “indirect impacts.” Direct impacts are immediate and visible results, like policy changes, social behavior, or public opinion shifts. Indirect impacts develop gradually and can affect long-term institutional growth, identity formation, and attitudes across generations. Both types are essential for a complete understanding of the case study.

The Impact of Cash Transfer Programs on Education

Many people have long considered education a key element in overall economic development and a vital factor in reducing poverty over the long term. Education is broadly defined as gaining knowledge and skills through experiences, starting from conception. From an economic development perspective, education involves acquiring knowledge and skills that raise productivity generally, and many believe it is a significant input into economic growth, if

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not the entire development process itself (as emphasized by Sen and others in the concept of 'capabilities'). Education can be taken through, but is not limited to, formal activities such as those in preschool programs, schools, and structured training programs. The immediate determinants of education are the experiences or inputs into the production process that lead to increased knowledge and skills. In a dynamic, forward-looking model of human capital investment, these experiences are determined sequentially by a series of family or individual choices based on past, present, and expected future resources, markets, policies, and institutions. The market, policy, and institutional environment where these investment decisions are made reflects the choices of providers of educational services, such as preschools, schools, and training programs, as well as other options that may be indirectly related to education through labor market experiences. To enhance education in developing countries, it is essential to address both the demand and supply of educational investments. Traditionally, much focus has been placed on the supply side, such as inputs like teachers, textbooks, and school facilities, yet some consideration has also been given to demand-side factors through mechanisms like scholarships and school vouchers.

Impact of Social Development Programs on Women's Empowerment

The gender disparities in the use of structured financial services can be addressed through multilevel models tailored to the individual. When women, who constitute almost half the population, are empowered, it will strengthen the national economy. Education is considered a milestone for women's empowerment because it enables them to respond to the challenges, to confront their traditional role, and change their lives. Increasing access to education notwithstanding, gender discrimination persists in Pakistan, and a lot more needs to be done in the field of women's education. Women have so much unexplored potential that has never been tapped. As education is both an input and an output of human development, educational equity will ensure enabling and entrepreneurial development. Even beyond literacy, there is much that education can do for women’s rights, dignity, and security. Education is the key to unlocking the golden door of freedom for development. Eileen Malone Beach sees education, health care, and income as a blessed trinity because they are so closely related. The impact of education on the empowerment of women, as well as the challenges and changes that we must have to deal with during the process. We call for a renewed emphasis on relevant, quality, and holistic education to ensure the desired results. So, the welfare programs like BISP and Ehsaas can easily contribute to women's empowerment in all of the fields of education. It would also be a positive contribution to developing a healthy society. (Aziz, F., Sheikh, S. M., & Shah, I. H., 2022). Gender is strongly linked to the use of financial services. In countries where restrictions limit women’s ability to earn a living, they are less likely than men to have a bank account. However, countries that promote gender equality in the workforce through legislation and regulations, and that have effective mechanisms to support these initiatives, tend to have more women who are financially independent. This research recommends that government authorities work to empower women in developing countries like Pakistan.

Impact on Livelihoods

Eliminating extreme poverty by 2030 will require targeted interventions that can create sustainable improvements in the lives of the poorest. Moving people out of extreme poverty is challenging and expensive, as the poorest households tend to be physically and socially isolated and face disadvantages across many areas. We compare the cost-effectiveness of three types of social protection interventions: livelihood development programs, lump sum unconditional cash transfers (large cash payments with no restrictions), and Promotion programs (a comprehensive set of interventions including consumption support, access to finance, and coaching). After screening, 48 programs are included in this review, some focused solely on the extremely poor, others reaching a broader population. Annual household consumption or income gains as a proportion of total program cost are used as benchmarks for cost-effectiveness. Overall, lump-sum cash transfers show the highest impact-cost ratio, followed by livelihood and development programs. However, the development approach has the most solid evidence of long-term (at least a year after the implementation) impacts and is more consistently effective in producing positive changes than both the livelihood approach and cash transfers. Development initiatives are more cost-effective than livelihood programs that have long-term impact estimates and target the extreme poor. There are only two cases of lump-sum cash transfer programs targeting the extremely poor that measure long-term impacts. More evidence is needed to make a stronger comparison between the Development Approach and lump-sum cash transfers for sustainable poverty reduction among the extreme poor. (Sulaiman, M., Goldberg, N., Karlan, D., & De Montesquiou, A., 2016).

Importance of Social Safety Programs in Developing Countries

Social safety nets, or social protection programs, are essential for reducing poverty and promoting economic resilience in developing economies. These programs provide financial assistance and support to vulnerable populations, helping mitigate the impacts of economic shocks, unemployment, illness, and natural disasters (Ferdous, J., & Ullah, A. A., 2023).

Social safety nets are especially crucial in countries with high levels of poverty and inequality, where large segments of the population are susceptible to economic instability. In Pakistan, where a significant portion of the population lives at or near the poverty line, safety nets serve as vital mechanisms for ensuring basic welfare and promoting social equity. In addition to directly alleviating poverty, social safety nets can foster long-term economic growth by enabling poor households to invest in education, healthcare, and productive assets (Barrientos, 2019). For example, cash transfer programs can reduce the immediate financial burdens on low-income families, allowing them to send their children to school rather than work (Amin & Ahmed, 2020). Furthermore, these programs contribute to stabilizing the economy during periods of downturn by maintaining consumption levels and preventing a sharp increase in poverty (Holzmann, 2020). Effective social safety nets also play a critical role in addressing inequality. In developing countries, where access to resources and services is often unequal, safety nets can help bridge the gap by providing marginalized populations with essential support (Gentilini et al., 2020). This is particularly important in countries like Pakistan, where rural areas and disadvantaged groups, such as women and children, suffer disproportionately from economic hardships (Gulzar, F., Khalid, S., Yasin, A., & Raza, K., 2024). Social protection measures can empower these populations by improving their access to services and fostering inclusive development.

Major Challenges: Biometric Failures and Exclusion Errors

Biometric recognition-the automated identification of individuals based on their behavioral and biological traits is promoted as a way to help identify terrorists, provide better control of access to physical facilities and financial accounts, and improve the efficiency of access to services and their use. Biometric recognition has been used for identifying criminals, tracking patients in medical informatics, and personalizing social services, among other applications. Despite significant efforts, however, questions remain about the effectiveness and management of biometric systems, as well as the appropriateness and societal impact of their use. Additionally, the public has largely encountered biometrics as high-tech gadgets in spy thrillers or as tools of surveillance used by governments or corporations in speculative fiction. Now, with biometric technologies ready for wider adoption, heightened concerns about national security

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and tracking individuals crossing borders have led to linking passports, visas, and border-crossing records to biometric data. A focus on combating insurgencies and terrorism has driven the military deployment of biometric tools to distinguish between friends and foes. Commercially, finger-imaging sensors, which are now smaller and cheaper, are appearing on many laptops, personal computers, handheld devices, mobile phones, and other consumer gadgets.

Biometric Recognition: the issues surrounding the broader adoption of this technology, highlighting two main points: first, biometric recognition systems are extremely complex and must be addressed carefully. Second, biometric recognition is inherently probabilistic. As a result, even when the technology and the system it is part of function as intended, there is always some uncertainty and potential for errors. This research explores these problems in detail to provide policymakers, developers, and researchers with a thorough assessment of biometric recognition, examining current capabilities, prospects, and the government's role in technology and system development. (Pato, J. N., Millett, L. I., National Research Council, & Whither Biometrics Committee, 2010).

Regional Disparities: Baluchistan Lags Behind Punjab

This research sought to elucidate regional disparities in Pakistan by analyzing income distribution at the provincial and divisional levels in the two provinces of Punjab and Balochistan. The data utilized for this investigation are sourced from the Pakistan Social and Living Standard Measurement (PSLM) for the fiscal year 2018-19. Initially, the current state of income is evaluated using PSLM data to determine whether inequalities are converging or diverging in comparison to the fiscal year 2013-14 (Riaz, M. F., et al., 2024). The study adopts internationally recognized measures of inequality, namely the Gini coefficient and Lorenz curves, to quantify income disparity between the two provinces and their respective divisions. The results reveal that income inequality is more pronounced in Punjab; nonetheless, Punjab generally performs better than other provinces. It is noteworthy that income disparity is particularly significant in urban regions. Ultimately, the study offers recommendations emphasizing targeted interventions in regions or divisions with elevated inequality and advocating policies to promote a more equitable distribution of resources (BBE, 2024). The Benazir Income Support Programme (BISP) and the Ehsaas Programme are essential social protection efforts in Pakistan aimed at reducing poverty and helping vulnerable families. Although these initiatives have supported millions of households, they face several challenges and limitations that affect their overall effectiveness (Riaz, M. F., Ikram, A., Javaid, M. F., & Sarwar, A., 2024)

Difficulties and Limitations

1. Targeting Mistakes: A major challenge is making inclusion and exclusion errors. Sometimes, families that deserve help are left out (exclusion mistake), while households that are not poor are included (inclusion mistake). This hampers the effectiveness of poverty reduction efforts.
2. Biometric Verification Issues: Beneficiaries often encounter problems due to fingerprint mismatches, system failures, or technical faults in biometric verification. Elderly women and laborers frequently face identification issues, which delay payments.
3. Limited Financial Support: The cash provided is often insufficient to cover rising living costs caused by inflation. While the aid addresses short-term needs, it may fall short for long-term poverty reduction.

4. Management and Administrative Problems: Poor cooperation between federal and provincial departments, delays in offices, and occasional corruption decrease efficiency. Checking systems are sometimes insufficient to ensure transparency and accountability.
5. Political Pressure: Sometimes, social protection programs face criticism due to political pressure, which can impact fair distribution and public confidence.
6. Regional Differences: Less developed provinces, such as Balochistan, experience more basic facilities and access issues compared to provinces like Punjab. Remote areas have fewer banking services and limited awareness about program registration.
7. Dependency Risk: Relying on cash transfers over the long term without connecting beneficiaries to jobs or skill training could lead to dependence rather than sustainable poverty alleviation.

Conclusion

The analysis shows that social protection programs, especially the Benazir Income Support Programme (BISP), have significantly reduced poverty in Pakistan. Conditional cash transfers have increased school enrolment, particularly for girls. Direct payments to women have enhanced financial inclusion and strengthened their roles in household decisions. In addition, livelihood support efforts offer options for sustained poverty reduction. However, challenges like biometric failures, data errors, and regional differences slow down the effectiveness of these programs. Although progress is visible, weaknesses in the education system, gender norms, and provincial inequalities still influence outcomes. The evaluation of the Ehsaas Program and Benazir Income Support Programme reveals that it has made significant steps in addressing poverty issues and improving the quality of life for millions of Pakistanis. By providing financial assistance, healthcare, and educational support, the program has effectively targeted various facets of poverty, demonstrating its potential as a comprehensive social safety net. The improvements in household incomes, access to healthcare, and educational opportunities underscore the program’s role in enhancing the well-being of its beneficiaries. However, challenges such as administrative inefficiencies, corruption, and difficulties in reaching remote areas highlight areas where the program could be strengthened. Addressing these issues through enhanced transparency, streamlined processes, and better outreach will be crucial for maximizing the program’s impact. The lessons drawn from the Ehsaas Program offer valuable insights for future social safety nets and poverty alleviation efforts in Pakistan. The program's multidimensional approach, which integrates financial aid with healthcare and education, provides a model for addressing complex social issues. Ensuring inclusivity, flexibility, and community involvement, along with disseminating data for decision-making, will be key to the success of future initiatives. As Pakistan continues to tackle poverty and social inequality, the experiences from the Ehsaas Program and BISP can guide the development of more effective and sustainable social protection policies and programs, ultimately contributing to the country's broader goals of economic development and social equity.

Policy Recommendations for Enhanced Effectiveness

First, the government should invest in improving education infrastructure along with cash transfers. Upgrading school facilities and providing teacher training will enhance long-term effects. Second, alternative payment and verification methods should be implemented to handle biometric failures. Mobile banking and adaptable verification options can help prevent exclusion. Third, poverty databases must be updated regularly to reduce targeting mistakes. Transparent grievance mechanisms should be improved. Fourth, livelihood programs should grow with appropriate training and market linkages to ensure sustainability. Finally, focus

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should be placed on underdeveloped provinces like Balochistan through targeted funding and infrastructure development.

1. Improve Targeting System: Regularly update the National Socio-Economic Registry (NSER) data to ensure accurate identification of poor families. Use clear digital platforms and community verification to minimize errors.
2. Strengthen the biometric system: Add alternative verification options (such as facial recognition or manual checks) for those experiencing fingerprint issues. Enhance technical infrastructure in rural areas.
3. Increase Financial Assistance: Adjust cash transfer amounts based on inflation rates to preserve purchasing power and enhance real outcomes.
4. Promote Self-Reliance Strategies: Connect beneficiaries with vocational training, small loans, and small business support programs to help them transition from assistance to self-sufficiency.
5. Enhance Transparency and Oversight: Utilize digital payment systems, independent audits, and public complaint mechanisms to strengthen accountability.
6. Reduce regional disparities; expand banking networks and mobile payment services in remote and underdeveloped areas to ensure equal access.
7. Keep programs free from political influence: Ensure fair selection through independent monitoring bodies to build public trust.

Areas for Future Research

Future research should explore the long-term effects of strategies on poverty reduction. Additionally, studies should examine women's empowerment outcomes beyond financial inclusion. Comparative analysis across provinces can help identify best practices. Research into how inflation and economic shocks impact social protection programs would offer valuable insights.

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