INTERNATIONAL JOURNAL OF
SOCIAL SCIENCES BULLETIN
ISSN: (E) 3007-1917 (P) 3007-1909

Volume 3, Issue 8, 2025

EVALUATING THE ROLE OF CASH TRANSFERS THROUGH THE BENAZIR INCOME SUPPORT PROGRAMME IN PROMOTING EDUCATION AMONG CHILDREN OF RECIPIENTS

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DOI: https://doi.org/10.5281/zenodo.16784273

Received	Revised	Accepted	Published
05 May, 2025	21 June, 2025	11 July, 2025	09 August, 2025

ABSTRACT
This study investigates the impact of the Benazir Income Support Programme (BISP) on vulnerable households in Baltistan, a remote and underdeveloped region in northern Pakistan. Using a qualitative ethnographic approach, it focuses on the educational struggles experienced by families reliant on BISP funds. While the programme provides much-needed financial assistance, the support is often insufficient to cover the full range of educational expenses, such as tuition fees, school supplies, and transportation costs. Despite these limitations, many families prioritize their children's education, making personal and economic sacrifices to keep them in school. Parents view education not only as a basic right but as a critical opportunity for upward social mobility and long-term economic security. The findings of this research emphasize both the resilience of low-income households and the structural challenges they continue to face. It calls for enhanced policy measures, including increased funding and targeted educational support, to make quality education more accessible for economically disadvantaged communities in Baltistan.
Keyword: *Cash transfer, Ethnographic study, BISP (Benazir Income Support Program), Baltistan.*

INTRODUCTION

Cash transfers, broadly defined, can be given in the form of social assistance, insurance, near-cash tax benefits, and private transfers. This note focuses on government programs, recognizing that private transfers and public programs serve multiple objectives, of which social safety net protection is just one (Tabor, 2002). These payments are made either in physical currency, e-cash, or through digital means and are generally unrestricted meaning recipients can choose how best to use the funds to meet their needs, such as on food, health, or education(Standing, 2008). Cash transfer programs have played a pivotal role in easing hardships, strengthening social protection for marginalized communities, and increasing access to education and healthcare services.(Barrientos & Hulme, 2016a).These initiatives not only reduce hardships but also foster a stronger sense of solidarity and mutual support within the community(Kirera, 2012). In line with the demonstrated global effectiveness of cash transfer programs in reducing poverty and enhancing social protection, Pakistan's Benazir Income Support Programme (BISP) represents a landmark social safety net initiative tailored to the country's unique socioeconomic challenges. Launched in 2008(Iqbal et al., 2020)

BISP aims to provide predictable and direct cash assistance to millions of vulnerable households across Pakistan, with a particular focus on empowering women and reducing poverty's intergenerational effects (Batool et al., 2025). One of the program's key components is its educational stipend, the Benazir Taleemi Wazaif, designed to encourage school enrollment and attendance among the children of beneficiary families. By linking financial support to children's educational participation(Guven et al., 2024). Over the years, it has expanded to serve over five million families across Pakistan, with a focus not only on immediate poverty relief but also on fostering long-term development(M. Mumtaz et al., 2024).This initiative addresses both economic and social barriers that prevent children from accessing education. Evaluations of the program have demonstrated significant improvements in school enrollment and retention rates among beneficiary families, highlighting BISP's role in promoting educational access and reducing dropout rates in marginalized communities. These education-linked stipends help bridge the gap caused by poverty, contributing to broader socio-economic development(Z. Mumtaz & Whiteford, 2017).

Literature review

BISP has positively impacted women's empowerment by boosting their financial autonomy and household decision-making power. Providing cash transfers directly to women enhances their control over resources, improving gender relations and family equity. While BISP initially reduces women's vulnerable employment, sustaining gains in stable employment remains a challenge. This highlights the need for additional policies to support long-term social and economic inclusion(Ambler et al., 2017). This study aims to understand how state charity, especially BISP, impacts the lives of people in the Baltistan region. We examined how these programs influence people's independence, social inclusion, and the resilience of their communities. By exploring the social, emotional, and practical effects ofcash transfer, this research seeks to determine whether state charity can be a step toward self-sufficiency and long-term development in vulnerable areas. In conclusion, the purpose of this research is aimed at capturing the raw experiences of the poor in Baltistan. The research design of choice for the study is an ethnographic research design because it encompasses the social and cultural as well as the economic aspects of life from a holistic point of view. This aspect of ethnography is important because observation and the active participation of researchers in the sites they study yield in-depth detail that is not normally obtained through other research approaches (Barrientos & Hulme, 2016b).Ethnography allows Baltistan's people who are in hardships which are associated with geographic isolation, cultural and traditional practices, and environmental problems and understanding how charity programs addressed by the state correspond with the locals' and communities' experience and expectations.

Methodology

The study was carried out in Baltistan, a region located in the northern areas of Pakistan. A multistage sampling technique was employed, with particular emphasis on purposive sampling. Participants were deliberately selected according to specific traits and experiences relevant to the research objectives. The target sample size for this research is fifty-one individuals, among whom 36 are beneficiaries of the Benazir Income Support Programme (BISP). The final sample comprised 51 participants, distributed across various categories as outlined below.

Locale of the study

During my fieldwork in the communities of Skardu, Mehdi Abad, and Roundu in Baltistan, I actively engaged in the daily routines of local residents to gain deeper insight into their economic hardships and living conditions. The following account highlights my observations, focusing on their homes, environments, and everyday practices. Frequent heavy snowfall and icy weather conditions make roads slippery and treacherous, often leading to closures or prolonged delays. Additionally, floods and rockfalls are common, further disrupting mobility. Travel is especially dangerous due to the region's steep, narrow mountain passes, many of which lack protective barriers along the edges.

Results

This research set out to examine the impact of various charity initiatives; however, all respondents consistently referred to the BISP, highlighting its significance and widespread presence in the region. The study specifically investigates how programs like BISP shape the lives of economically vulnerable families, with particular attention to women, widows, individuals facing financial hardship, and deserving students. It also explores the role of cultural and social dynamics in shaping the experiences of those receiving state support. To qualify for BISP assistance, households must meet several eligibility conditions. Firstly, the total household income must be below the official poverty line to ensure support reaches those most in need. Priority is given to the female head of the household, who must possess a valid Computerized National Identity Card (CNIC) to be considered the principal recipient of benefits. Additionally, no family member in the household should be employed by the government sector. Applicants are also required not to own significant landholdings or property assets, ensuring support is targeted at genuinely vulnerable families. For families with more dependents, such as children and elderly members, BISP provides a quarterly cash grant amounting to PKR 13,500. This primary financial assistance can be supplemented by additional support programs that focus on children's education and maternal health, helping to further alleviate economic hardships and promote human capital development. The Benazir Income Support Programme provides educational incentives through its Waseela-e-Taleem initiative to support children's schooling as shown in table 1. For primary school students aged between 13 and 22 years, the grant amount is PKR 2,000 for boys and PKR 2,500 for girls. At the secondary school level, boys receive PKR 3,000, while girls are granted PKR 3,500. For students attending higher secondary school, the financial assistance increases to PKR 4,000 for boys and PKR 4,500 for girls. This tiered stipend system aims to encourage school enrollment and regular attendance, particularly promoting education for girls among beneficiary families.

Table 1: Educational Grants Provided under the Benazir Income Support Programme (BISP)

Type of Support	Target Group/Age Range	Grant Amount for Boys (PKR)	Grant Amount for Girls (PKR)
Educational Incentive (Waseela-e-Taleem)	Primary school (ages 13 to 22)	2,000	2,500
	Secondary school	3,000	3,500
	Higher secondary school	4,000	4,500

Income Levels

The current rise in expenses due to inflation, this amount is generally inadequate. Many families struggle to afford basic necessities such as food, healthcare, education, and household bills. Although they receive some government assistance, it falls short of covering all their costs. The steadily increasing prices make it challenging for people to maintain a reasonable standard of living. As a result, they often face tough choices, like sacrificing education expenses or prioritizing food over medical care. A large number of households lack any savings for emergencies, and some resort to borrowing to cover unexpected home repairs or medical expenses. Without additional support, breaking free from the cycle of financial difficulty caused by rising costs and limited income remains a significant challenge.

Socio-Economic Challenges

The majority of respondents face numerous socio-economic challenges, including restricted access to education, economic marginalization, inadequate housing and living conditions, and limited healthcare availability. Education emerges as a particularly significant issue. Many participants living in rural areas exhibit low educational attainment, reflecting the difficulties they encounter in improving their living standards. A considerable number reported having to leave school early due to financial constraints or the necessity to support both themselves and their families. Most households struggle to afford their children's education and necessary supplies. Women in these families are less likely to secure better-paying jobs, as many have only completed primary education or have had no formal schooling at all. Without sufficient educational opportunities, it becomes challenging for the next generation to improve their socio-economic status.

Knowledge about charitable initiatives available in Baltistan

In Baltistan, most people learn about charitable initiatives through informal conversations with others. Some interviewees discovered these programs through a relative or cousin who had benefited from the support. Several women mentioned that neighbors were their source of information about the assistance they received. In certain cases, family members working with charitable organizations provided the details. Generally, information about these support programs spreads among friends and family, as there are few formal announcements or significant public advertisements. Consequently, unless individuals are directly informed, some families may remain unaware of all the available resources. The community largely relies on word-of-mouth communication to stay updated on the charitable aid they can access.

Educational opportunity in the area:

Several respondents views that the social effects of state charity in Baltistan to learn more about the educational options accessible to them, particularly regarding how the BISP helps with their children's schooling. Many respondents said that although 43 BISP offers some financial support, it is insufficient to pay for all the costs related to their children's education. As a result, many families find it difficult to balance their daily demands for life with their education, which forces them to make it tough to balance all expenses.

Case study 1:

Xyz, age 45 and widow, talked about her experiences during our interview in her
modest home in "Roundu". a region noticeable by financial challenges. She warmly greeted me despite the difficulties she faces. She lives with her 4 kids, her husband passed away 5 years ago. During interviews, she answered that BISP program is giving any benefit in the education of your children?

"I pay my children's education expenses using the money I receive from the BISP. She stated, though, that the financial support is insufficient to cover all the expenses related to school, including books, uniforms, and other necessities" Further she said: The BISP support is helpful, but insufficient. The expenses of my children's books, clothes, and school fees are greater than our income. My husband was a laborer and Fauji retired; we receive his pension, but that amount is insufficient to fulfill our needs."I often make tough choices, regarding daily meal such as to spend less money, we usually cook lentils and low-cost vegetables instead of buying or preparing expensive stuff, such meat. It allows us to put more money towards our kids' education, which is something we value highly"

Regardless of these challenges and the sacrifices they must make, Fazila remains grateful for the BISP support.

Case study 2:

Xyz age 40 who is housewife resident of Roundu and a mother or 5 children's three of them are school going and her husband is a farmer. whether this BISP program is giving any benefit in the education of your 44 children? On that she said:

"I use BISP support on education of my children as my husband is a farmer which means seasons and harvests have an impact on earnings fluctuations. The BISP help is even more important for our family because, despite his hard work, agricultural profits are sometimes insufficient to meet all their necessities." She is particularly worried about her other children. She said: "Because the little BISP the money is not enough to cover the educational needs of all of them. It's difficult to provide for their educational needs with the small amount of money we receive, but I want all my children to have the chance to learn and succeed"Sumaira said with anxiety. She feels the weight of her responsibilities. "I worry that without education, they may face the same struggles we do".

Cases study 3:

Xyz is aged 37. She is a housewife and mother of two, lives in Skardu, she has completed her matriculation and is aware of the value of education and husband is also graduated and doing private job with limited income. She talked about how BISP helps her family to pay for school. When asking the same question she said:

"Both my husband and I realize the worth of education. Although my husband has a private job, his income isn't steady and isn't enough to cover all the expenses, especially when it comes to our children's school fees because my children study in good school, so their fees are a bit higher. We just can't manage that amount without the BISP funding. Even if it's not much, it matters when we must pay for uniforms or books. Without it, I would probably have had to take my children out of school" She also said that: "My husband is jobless means he has no government job that's why we applied for this program, that will be of some help" Further she explained her point: "My children each have skills. My daughter is passionate about calligraphy; she practices various techniques for hours on end and wants to become a professional artist, and my son is fascinated with space and often discusses his dream of becoming an astronaut. However, because courses, tools, and resources are expensive, pursuing study in these subjects is demanding. We need to find extra funding for their schooling since I'm afraid that our financial difficulties will prevent them from achieving their ambitions".

Case study 4:

During my fieldwork I visited the Mehdi Abad region which is an hour away from Skardu city where I interviewed 25 years Mrs. A mother of 6-month-old daughter has her B and now she is serving as a schoolteacher in her region. Her husband graduated but still can't find any job. On asking the same question she replied:

"My father is jobless and unable to do any labor due to his age and health issues. I especially applied for the BISP program to support my sister in her education. I don't want her to struggle financially in her life. I'm doing everything I can to help her because I want her to be able to stand on her own two feet. Even if it means relying on programs like BISP".

Conclusion

The findings of this study demonstrate that while the BISP provides crucial financial support to low-income households in Baltistan, it remains inadequate in fully addressing educational expenses. Families continue to prioritize education despite economic hardship, reflecting a deep commitment to their children's future. However, persistent structural barriers hinder long-term educational attainment. To enhance BISP's impact, targeted interventions—such as increased cash transfers linked to school attendance, provision of educational materials, and access to local schools—are necessary. Strengthening these support mechanisms can significantly improve educational outcomes in economically marginalized and geographically remote communities.

Recommendations

This research emphasizes the need to change, how cash transfer programs are designed and carried out. By consideration of complications of cash transfer programs and the unintended consequences may have design more holistic, sustainable programs and also contribute to long-term social and economic empowerment This would lead to long-term social improvements and better lives for the most vulnerable people.

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